Premier ACH

User Guide

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1.0   Introduction

This program provides your business with the capacity to set up, perform and track ACH transactions all from the convenience of your office. NACHA formatted files can be generated and maintained using this ACH program. All files generated and maintained are formatted to be transferred to our financial institution in order to generate and process as an ACH file.

ACH information is entered into columns, rows and cells, and a toolbar provides functions such as copying and pasting information from one cell to another.

ACH Screen
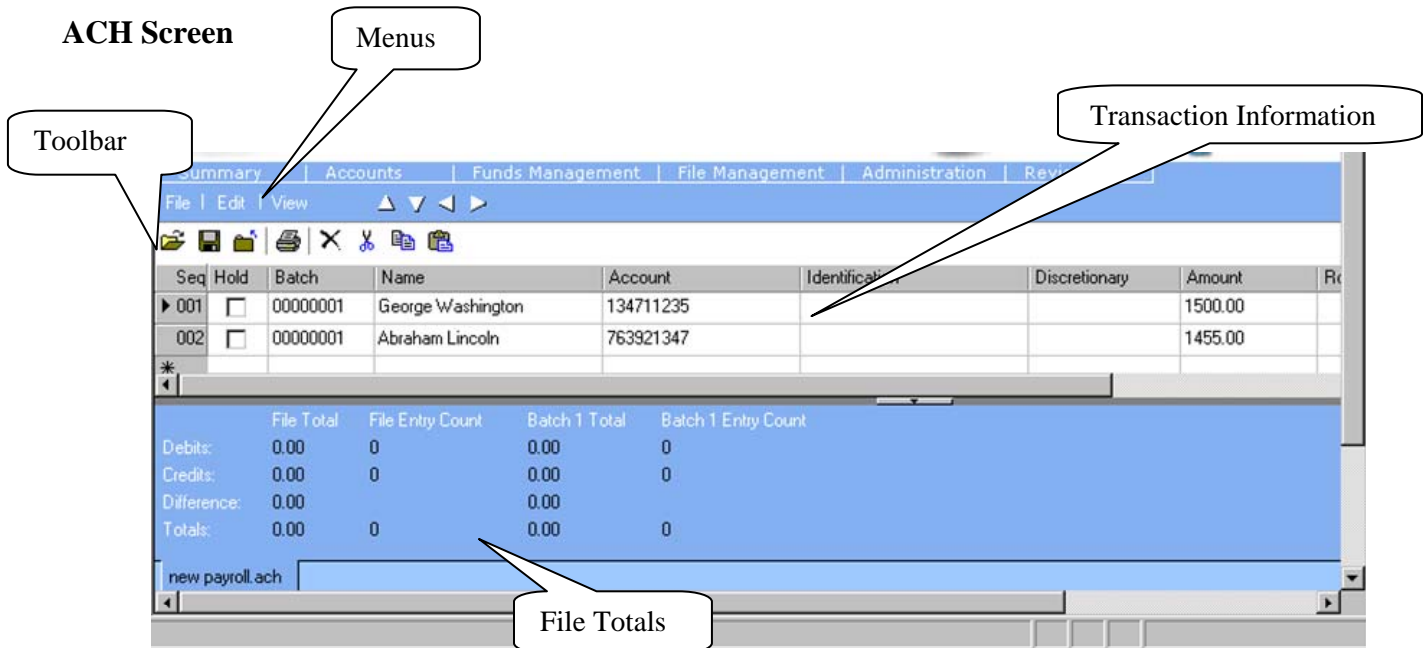
2.0   Software Requirements

To ensure full functionality is accessible, verify the following are installed on all PCs that will be used to access Premier ACH: (See Appendix I: Verifying System Requirements for additional instructions)

☐ **Microsoft Internet Explorer 7.0 & 8.0 Service Pack 1 or higher**
☐ **Microsoft .NET Framework Version 1.1 (enables Premier ACH to function within Internet Explorer)**

These can be downloaded from *www.Microsoft.com*. Additional information regarding .NET Framework can also be found at *www.Microsoft.com*.

3.0 Accessing Premier ACH

3.1   Accessing Business Internet Banking

To access the Premier ACH program, login into Business Internet Banking from our homepage.

Web Site Address: *www.unitedrepublicbank.com*

Your corporate administrator or Financial Institution assigns your "**Access ID**" and "**Password**". Enter your access ID in the box in the upper right corner of our homepage and select the radio button for Business. Click the "**Login**" button to validate your information and open the secure area of the Web site. **IMPORTANT:** Access IDs and passwords are case sensitive.

3.2   Accessing Premier ACH for the First Time

The first time you access the Premier ACH program, the system will prompt you to perform a quick installation process.

☐   1. From the Funds Management tab, select Premier ACH from the drop down options.

☐   2.   A warning page is displayed. Click the "**Install**" button.

Warning
The current PremierACH version 1.2.0.7 is not installed.
Select Install to download the Premier ACH components.
You will be prompted to Open the ACH Origination.msi file.
Once Installed, select Start to begin using Premier ACH.

[Install]   [Start]   [Cancel]

☐   3.   The File Download box is displayed. Click "**Open**".

☐   4.   The Welcome to the Install Shield Wizard box is displayed. Click "**Next**".

☐   5.   The Setup Type box is displayed. Select the "**Complete**" radio button, and click "**Next**".

☐   6.   The Ready to Install the Program box is displayed. Click "**Install**".

☐   7.   The Install Shield Wizard Completed box is displayed. Click "**Finish**".

☐   8.   The warning page is again displayed. Click "**Start**" to open Premier ACH.

Warning
The current PremierACH version 1.2.0.7 is not installed.
Select Install to download the Premier ACH components.
You will be prompted to Open the ACH Origination.msi file.
Once Installed, select Start to begin using Premier ACH.

[Install]   [Start]   [Cancel]
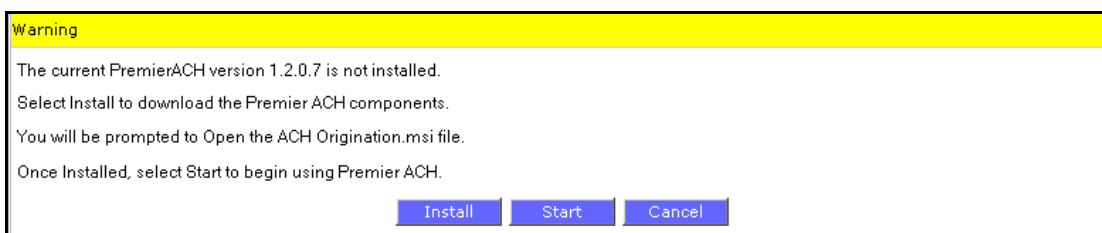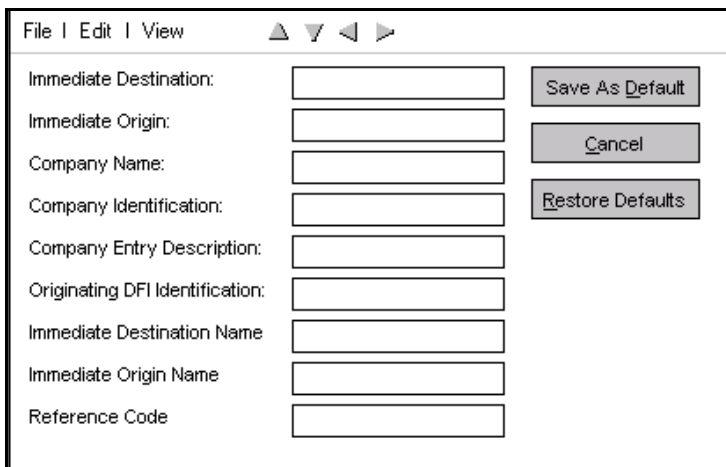
☐ 9. Premier ACH is displayed. From the View menu of Premier ACH, select "**Show Default NACHA Specs**".
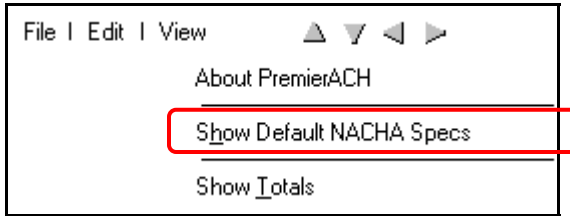
☐ 10. The Default NACHA Specs box is displayed. Establish the following values and click "Save As Default":

Immediate Destination	091000080
Immediate Origin	104014109
Company Name	Business Name
Company Identification	Client Tax ID
Company Entry Description	Payroll
Originating DFI Identification	10401410

Note: Immediate Destination Name, Immediate Origin Name, and Reference Code are optional and do not require values for Premier ACH to function properly.

3.3   Accessing Premier ACH

From the Funds Management tab, select Premier ACH from the drop down options.

The Premier ACH screen will be displayed.
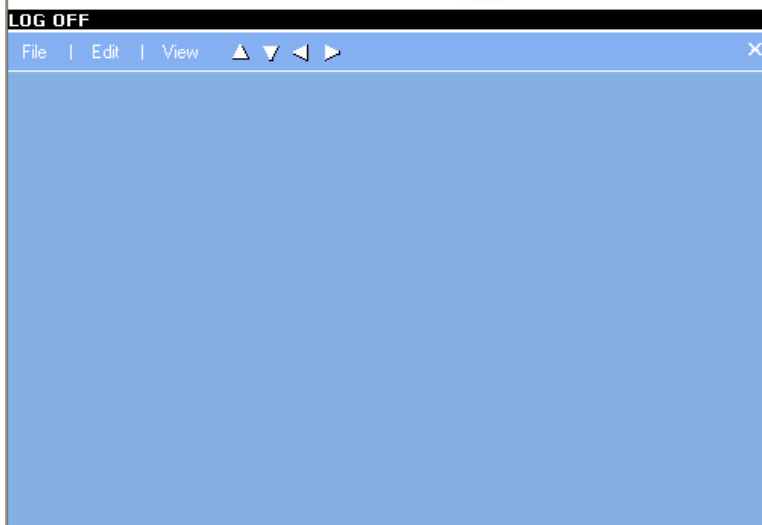
4.0   Creating a New ACH File

From the top toolbar, select "File" and "New", then select the type of ACH transaction file to be generated. **Note:** For ACH file type descriptions see Appendix A: ACH File Types (Entry Class Descriptions).
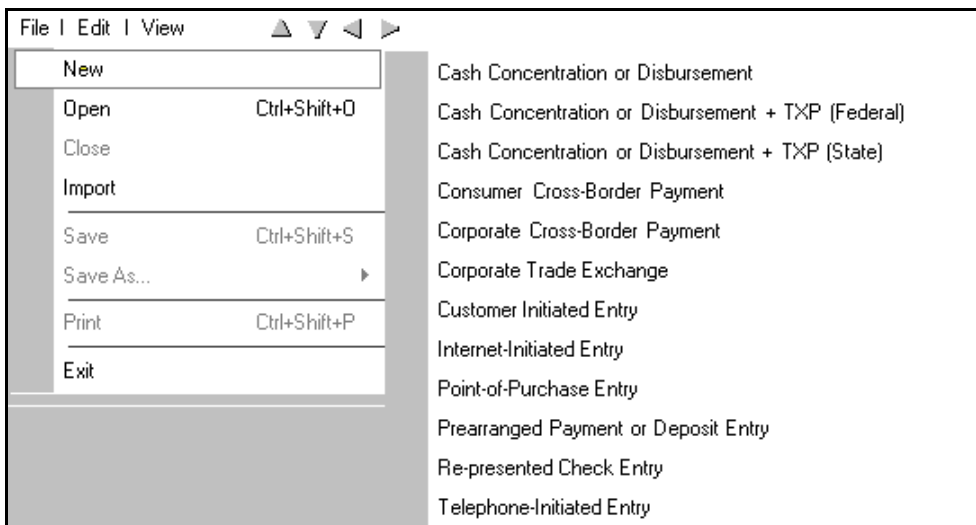
The Batch screen illustrated below will appear. Enter the appropriate information on each row for the required number of transactions. Premier ACH will use a "working file" format that will allow a data entry employee to save a partial file.

5.0   Opening an Existing File

Files previously created can be reopened within the Premier ACH program. There are two types of Premier ACH generated files, the workfile (with a ".wrk" file extension) and a NACHA formatted file (with an ".ach" file extension).

> **Note:** NACHA formatted ACH files generated by a third party ACH origination program can be opened in the Premier ACH program without utilizing the import process. Simply change the file extension to ".ach".
>
> ACH files originally generated using the ACH Editor program must first be saved as NACHA-formatted files in order to be opened in Premier ACH. After the file is opened using Premier ACH, it can then be saved as a working file.

From the top toolbar, select "File", then "Open". The window below will appear. Change the "Look in:" folder to the one that contains the file you would like to open. Highlight the file and select "Open".
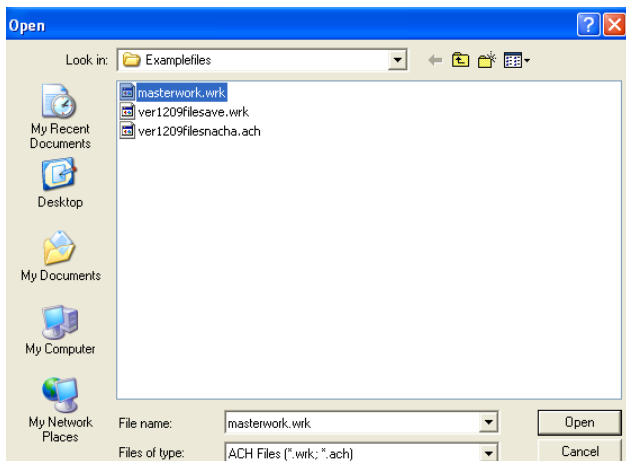
The transaction data entry sheet will be displayed with the records contained in the opened file.

6.0   Importing Data from External Sources

Premier ACH allows you to import data from other sources to create an ACH file, eliminating the task of data entry for information that is available from another system. The file does not have to contain all required data fields. You can import the information that is available, and manually data enter the rest of the required information directly in the ACH transaction screen. Also, the source file can contain information that needs to be excluded from the import process. Source data can be delimited text files or fixed length text files.

6.1   Create a New Import Template:

To begin this process, Select "**Import**" from the File menu to import data generated from another source (e.g. a payroll package, Excel, etc.) that will be used to create the ACH transactions.
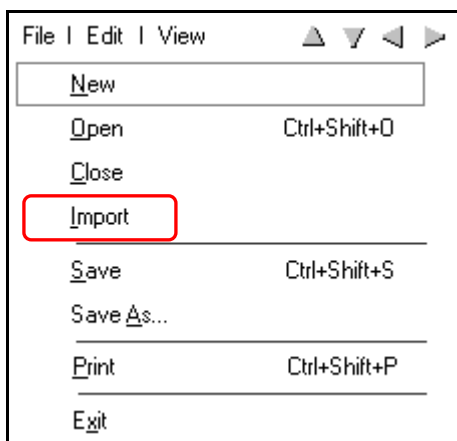
Select the file you wish to import data from, and then click on "**Open**".
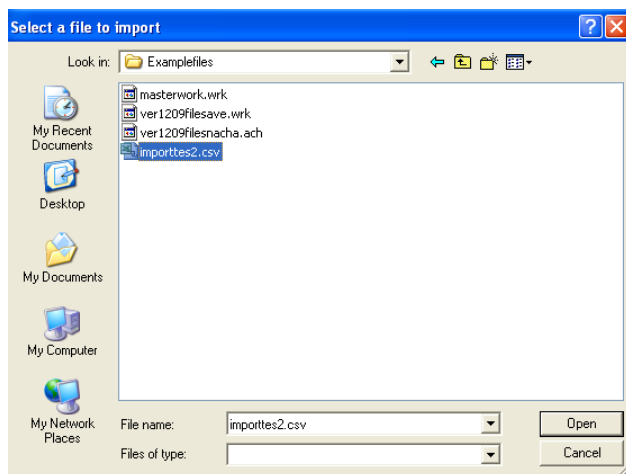
> **Note:** Any NACHA formatted ACH File can be opened from the "**Open**" option under the File menu when the file name extension has been changed to ".ach".

To generate a new template, select "**New Template**". Next, choose the "**Entry Class Code**" from the drop-down menu and select whether the data in the file is "**Delimited**" or "**Fixed Width**".

Delimited File:

Click the "**Next**" button.

The next step is to indicate what type of character is used as a delimiter in the file. If the delimiting character is not a choice, enter the appropriate delimiter in the "Other" box and place a check for that selection. The Layout Preview then displays lines where the delimiters lie within the file.

Click the "**Next**" button.

Fixed Width File:

To establish columns for importing a fixed width file, click the mouse between each set of data to establish the columns. Click the "**Next**" button.

Defining Fields for Columns:

To establish fields for each column in the file, highlight the column that requires a field assignment, and select the appropriate field from the drop-down menu. Click the "**Next**" button.

Saving the Template for Future Use:

A "Do You Want to Save This Template" box is displayed. Click "**Yes**" to save current settings as a template (that can be re-used next time the same source file format is used) or "**No**" to proceed without saving a template. A template will enable you to import files with the same format without establishing the layout each time.

6.2 Using an Existing Import Template:

To use an existing template, select "Existing Template" and use the Browse button to select the directory where the file was saved. Click on "Finish".
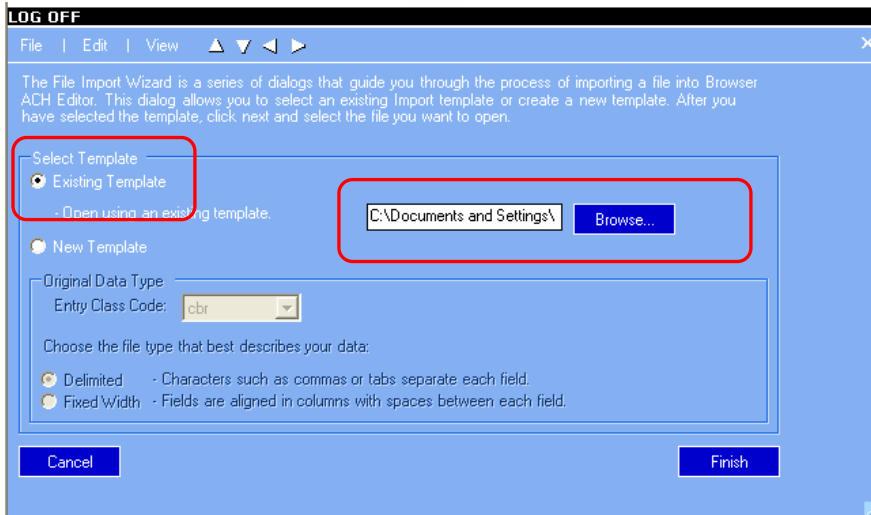
The ACH transaction screen should appear with the data successfully imported.

7.0 Data Entry Functions

7.1 Using the Hold Function

You can place holds on individual ACH records within a workfile file, preventing the item from being processed or included in the batch totals. For example, if a record needs to temporarily be removed from a payroll file, placing a checkmark in the "Hold" column prevents issuing the item. When the record needs to be reinstated, you can simply remove the checkmark from the "Hold" column to resume issuing the item. Deleting and re-entering information is not necessary.

Note: To maintain the held record, the file must be saved as a workfile (".wrk"). When the file is saved as a NACHA formatted file (with an extension of *.ach), the held items are removed from the file. It is important to save the file as a workfile before saving it as a NACHA formatted file. If this precaution is not taken, the result could be loss of data.

7.2   Using Multiple Batches

Files can include multiple batch numbers. However, batch totals must balance and all transactions must have the same effective entry date.

7.3   Split Screens

Verification of data alignment is simplified by using the split-screen capability. When entering data across the work area, the first three columns remain static and are always visible. By keeping crucial row information constantly visible, you can easily verify that data is entered on the appropriate line.

To use this feature, from the top toolbar select "Edit", then "Preferences". Place a checkmark in the Split Screen option and click on "Save".
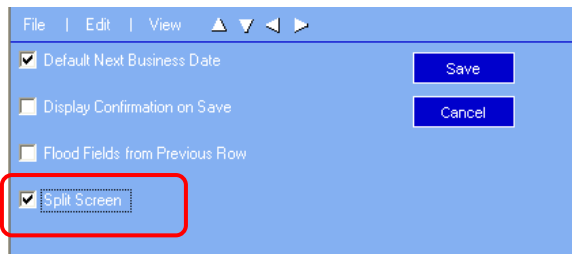
7.4   Resizable Workspace

You have the ability to increase or decrease the size of the workspace. The workspace can be adjusted to suit various monitor sizes and resolutions by using the arrows located on the menu bar or the "click-and-drag" method from the lower right corner.
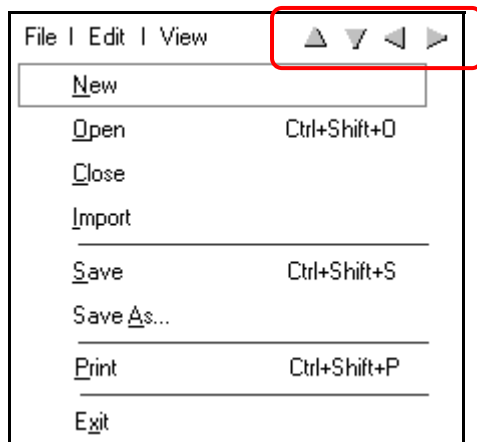
7.5   Tabbed Access

Switching between multiple open ACH files is simplified with the use of tabbed access. You can access all open ACH files by selecting tabs located below the work area. This streamlined approach to navigation provides faster access to all active files.

7.6   Sort Capabilities

You have the ability to sort by any category in the ACH file. Simply click the column header to sort the transactions in ascending or descending order. As a research tool, this function provides quick and easy access to all ACH transactions.

7.7   Printing an ACH File

To print the active ACH File, click on the print icon [printer icon] or from the top toolbar select "File" then "Print".   This will send a print job to the default printer established for your personal computer.
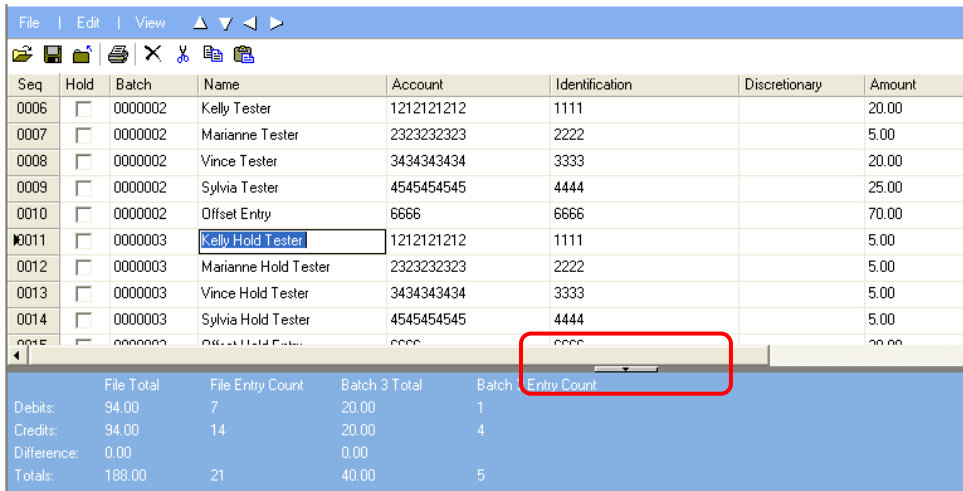
The print function defaults to print by batches. Each ACH record is printed followed by totals for each batch and an overall grand total.

8.0   Balancing an ACH File

ACH file totals can be maintained at the bottom of the screen to keep track of debits and credits for File Total, File Entry Count, Batch Total and Batch Entry Count.

	File Total	File Entry Count	Batch 1 Total	Batch 1 Entry Count
Debits:	0.00	0	0.00	0
Credits:	0.00	0	0.00	0
Difference:	0.00		0.00	
Totals:	0.00	0	0.00	0

The collapsible total panel function can be used any time from either the File menu or by clicking a button at the bottom of the work area as illustrated below.

Totals on the bottom left of the Totals Panel reflect the grand total values for all batches combined (Example: $188.00). To obtain balances for a specific batch, place the cursor on a field within the desired batch (As demonstrated with Kelly Hold Tester in Batch 3). The totals specific to the batch will be reflected on the bottom right portion of the Total Panel (Example: $40).

Note: It is critical that all files are balanced and verified prior to applying the NACHA format and transferring the file to our financial institution.

9.0   Saving Files

9.1   SAVE a Work File

Files generated in Premier ACH are initially saved locally as a workfile with the .wrk extension. After entering data into ACH working files, it is important to first save the file as a workfile before saving it as a NACHA formatted file. This will ensure that any held transactions are not lost when the file is saved in NACHA format.

From the top toolbar, select "File", then "SAVE". Enter the name of the workfile in the File Name box and select "SAVE".
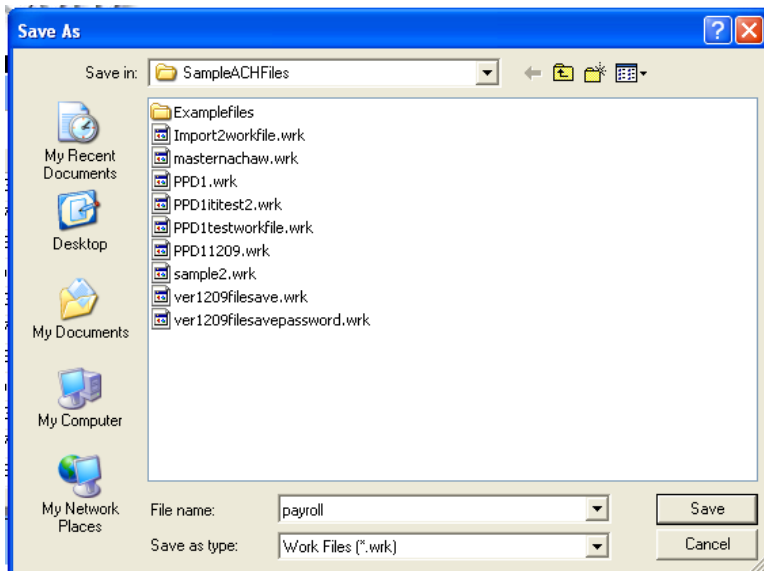
The window below will appear. Select "Yes" if you would like to encrypt the file, and "No" if you do not want to encrypt the file.
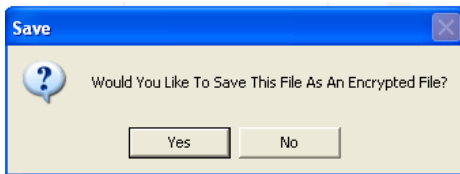
9.2   SAVE AS a Password Protected File

Workfiles can be saved with password protection. (Please note this option does not apply to NACHA formatted files and will cause the file transfer upload process to not function properly.)

From the top toolbar, select "File", " SAVE AS", then "Password Protected File". Enter the name of the workfile in the File Name field and select "SAVE" as described above.

Enter the password in both the "Password to open" and "Reenter password to open" fields, then select "OK".
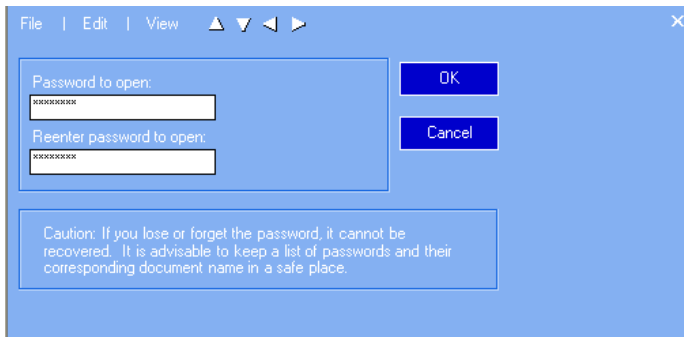
9.3   SAVE TO NACHA FORMAT

ACH files need to be saved in a NACHA format before they can be uploaded to our financial institution for processing. The system will not allow you to save a file in NACHA format unless each batch is in balance and all required fields are complete. If errors are found in the file, a message box will be displayed indicating the specific error. Necessary changes can then be made prior to saving the file.

> **Note:** Any changes to ACH files must first be made to working (.wrk) files. After all required changes are implemented, save files to the NACHA format (.ach).

From the top toolbar, select "File", "SAVE AS", then "NACHA File". Enter the name of the NACHA file in the File Name field and select "SAVE". (The file will be saved with an ".ach" file extension.)

Appendices

Appendix A: ACH File Types (Entry Class Descriptions)

Cash Concentration or Disbursement (CCD)

CCD transactions are debits or credits for distributing or consolidating between entities. In their simplest form, CCD transactions can serve as stand-alone funds transfers (CCD), and CCD+ transactions can be transmitted with a limited amount of payment-related data for "feeding" recipients accounting systems along with the funds transfer.

Seq	Hold	Batch	Company Name	Account	Identification	Discretionary	Amount	Routin
▶ 001	☐	0000001						
✳								

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch Numbers can be advanced manually. (*Mandatory*)

Company Name: The Company Name provides additional information about the receiver and may be helpful in identifying returned entries. (*Mandatory*)

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory)*

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional)*

Discretionary: Enter any originator significant codes in the discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: In the Free Form Addenda area, enter any payment-related information. (*Optional)*

Cash Concentration or Disbursement with Tax Deposit Payment (CCD+TXP)

CCD+TXP transactions are used to deposit tax payments for either the Federal or State governments. One of the following Tax Deposit Payment types can be selected:

- Federal Tax Deposit Payment (CCD+TXP)
- State Tax Deposit Payment (CCD+TXP)

Federal Tax Deposit Payment (CCD+TXP)

CCD+TXP transactions are used to deposit tax payments to the Federal Government. Depository taxes are required to be deposited with an authorized financial institution or the Federal Reserve Bank pursuant to regulations prescribed by the Secretary of the Treasury. Generally, CCD+TXP transactions include FICA taxes, railroad retirement taxes, income tax withheld, corporate income and estimated taxes, and various Federal excise taxes.

File	Edit	View	△ ▽ ◁ ▷				
Seq	Hold	Batch	Taxpayer Business Name	Account	Taxpayer EIN	Discretionary	Amount
▶ 001	☐	0000001					
✳							

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch Numbers can be advanced manually. (*Mandatory*)

Taxpayer Business Name: The Taxpayer Business Name is the name of the company paying the taxes. The Taxpayer Business Name provides additional information about the taxpayer. (*Mandatory*)

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Taxpayer EIN: The Taxpayer EIN uniquely identifies the taxpayer and is the taxpayer's Employer Identification Number. (*Mandatory*)

Discretionary: Enter any originator significant codes in the discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory*)

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory*)

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory*)

Taxpayer ID: For Business Taxpayers, the Taxpayer ID is the Employer Identification Number and must be nine digits. (*Mandatory)*

Tax Type Code: In the Tax Type Code field, enter the code for the type of tax payment being made. Refer to page 35 for Tax Type Codes. (*Mandatory)*

Tax Period End Date: The Tax Period End Date is the tax period ending date of the IRS return for which the liability is being paid. Date is entered in the "MMDDYY" format. (*Mandatory)*

Tax Information ID: The Tax Information ID is used when tax payments are divided into sub-categories (e.g. Social Security tax is Tax Information ID "1", Medicare tax is Tax Information ID "2" and withholding tax is Tax Information ID "3" for Tax Type Code 941, Employer's Quarterly Tax Return). If sub-categories are not used, enter the same value as the Tax Type Code in the first Tax Information ID. (*Mandatory – first occurrence only).*

If sub-categories are used, enter two additional Tax Information IDs.

Tax Amount: Tax Amounts are used when tax payments are divided into sub-categories. If sub-categories are not used, enter the same value as the amount in the first Tax Amount. (*Mandatory)*

If sub-categories are used, enter two additional Tax Amounts.

Example of Generating a Federal Tax Payment

ABC Company wants to pay their Employer's Annual Unemployment Tax and Employer's Quarterly Tax electronically to Nation's Bank. The routing/transit number for Nation's Bank is 0610-36000, and the federal tax payment account at Nation's Bank is 23401009.

The following three illustrations are the far left, the left, and the right sides of the form for both the unemployment tax and quarterly tax payments (Seq 1 and 2, respectively), and the offsetting debit from ABC Company's account to cover these payments (Seq 3).

For the Employer's Annual Unemployment Tax, the Tax Information ID is the same as the Tax Type Code, and the Tax Amount is the same as the Amount since subcategories are not necessary when paying unemployment tax.

For the Employer's Quarterly Tax (Seq 2), the Tax Information ID and Tax Amount are divided into three subcategories. On the right side, the Tax Amount1 is for $100.00 and will pay social security tax, Tax Amount2 is for $50.00 and will pay Medicare Tax, and Tax Amount3 is for $150.00 and will pay Withholding Tax.

Far Left

Seq	Hold	Batch	Taxpayer Business Name	Account	Taxpayer EIN	Discretionary	Amount
001	☐	0000001	ABC Company	23401009	123456789		200.00
002	☐	0000001	ABC Company	23401009	123456789		300.00
▶ 003	☐	0000001	First National Tax Acc	1111122222	123456789		500.00
✱							

Left

File	Edit	View	△ ▽ ◁ ▷		
🖿 🖫 🖿 🖶 ✕ ✂ 🖹 🖺					

Seq	Routing/Transit	Effective Date	Transaction Code	Taxpayer ID	Tax Type Code
001	061036000	2/1/2004	22 Demand Auto Deposit	123456789	00940
002	061036000	2/1/2004	22 Demand Auto Deposit	123456789	00941
▶ 003		2/1/2004	27 Demand Auto Payment		
✳					

Right

File	Edit	View	△ ▽ ◁ ▷				
🖿 🖫 🖿 🖶 ✕ ✂ 🖹 🖺							

Seq	Tax End Date	Tax Information ID1	Tax Amount1	Tax Information ID2	Tax Amount2	Tax Information ID3	Tax Amount3
001	2/29/2004	00940	200.00				
002	2/29/2004	00940	100.00	00940	50.00	00940	150.00
▶ 003							
✳							

State Tax Deposit Payment (CCD+TXP)

CCD+TXP transactions are used to deposit tax payments for state governments. Depository taxes are required to be deposited with an authorized financial institution or the Federal Reserve Bank pursuant to regulations prescribed by the State Secretary of the Treasury. Generally, CCD+TXP transactions include FICA taxes, railroad retirement taxes, income tax withheld, corporate income and estimated taxes, and various state excise taxes.

File I Edit I View △ ▽ ◁ ▷							
Seq	Hold	Batch	Taxpayer Business Name	Account	Taxpayer EIN	Discretionary	Amount
▶ 001	☐	0000001					
✳							

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Taxpayer Business Name: The Taxpayer Business Name is the name of the company paying the taxes. The Taxpayer Business Name provides additional information about the taxpayer. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory)*

Taxpayer EIN: The Taxpayer EIN uniquely identifies the taxpayer and is the taxpayer's Employer Identification Number. (*Mandatory)*

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Taxpayer ID: For Business Taxpayers, the Taxpayer ID is the Employer Identification Number and can be up to 15 digits. (*Mandatory)*

Tax Type Code: Enter the code for the type of tax payment being made in the Tax Code field. Refer to page 35 for Tax Type Codes. (*Mandatory)*

Tax Period End Date: The Tax Period End Date is the tax period ending date of the IRS return for which the liability is being paid. Date is entered in the "MMDDYY" format. (*Mandatory*)

Tax Information ID: The Tax Information IDs are used to identify the type of the amount when state tax payments are divided into sub-categories. Tax Information ID is a one-character (alpha) value. (*Mandatory*)

T	Tax
I	Interest
P	Penalty
S	State
L	Local
C	City

If sub-categories are used, enter two additional Tax Information IDs.

Tax Amount: Tax Amounts are used when tax payments are divided into sub-categories. If sub-categories are not used, enter the same value as the amount in the first Tax Amount. (*Mandatory – first occurrence only*)

If sub-categories are used, enter two additional Tax Amounts.

Taxpayer Verification: The Taxpayer Verification is an optional data element that may be used by the receiver to verify the taxpayer's identity. (*Optional*)

Example of Generating a State Tax Payment

ABC Company wants to pay their Employer's Annual Unemployment Tax and Employer's Quarterly Tax electronically to Nation's Bank. The routing/transit number for Nation's Bank is 0610-36000, and the state tax payment account at Nation's Bank is 23401009.

The following three illustrations are the far left, the left, and the right sides of the form for both the unemployment tax and quarterly tax payments (Seq 1 and 2, respectively), and the offsetting debit from ABC Company's account to cover these payments (Seq 3).

For the Employer's Annual Unemployment Tax, the Tax Information ID is the same as the Tax Type Code, and the Tax Amount is the same as the Amount since subcategories are not necessary when paying unemployment tax.

For the Employer's Quarterly Tax (Seq 2), the Tax Information ID and Tax Amount are divided into three subcategories. On the right side, the Tax Amount1 is for $100.00 and will pay social security tax, Tax Amount2 is for $50.00 and will pay Medicare Tax, and Tax Amount3 is for $150.00 and will pay Withholding Tax.

Far Left

Seq	Hold	Batch	Taxpayer Business Name	Account	Taxpayer EIN	Discretionary	Amount
001	☐	0000001	ABC Company	23401009	123456789		200.00
002	☐	0000001	ABC Company	23401009	123456789		300.00
▶ 003	☐	0000001	First National Tax Acc	1111122222	123456789		500.00
✳							

Left

Seq	Routing/Transit	Effective Date	Transaction Code	Taxpayer ID	Tax Type Code
001	061036000	2/1/2004	22 Demand Auto Deposit	123456789	00940
002	061036000	2/1/2004	22 Demand Auto Deposit	123456789	00941
▶ 003		2/1/2004	27 Demand Auto Payment		
✳					

Right

Seq	Tax End Date	Tax Information ID1	Tax Amount1	Tax Information ID2	Tax Amount2	Tax Information ID3	Tax Amount3
001	2/29/2004	00940	200.00				
002	2/29/2004	00940	100.00	00940	50.00	00940	150.00
▶ 003							
✳							

Consumer Cross-Border Payment Entry (PBR)

PBR transactions are used for exchanging ACH payments across national borders. The cross-border payment process includes the origination of cross-border entries through an entity serving as an Originating Gateway Operator (OGO). The OGO is defined as a participant of a national payment system (e.g. an ACH operator or an RDFI as defined by the NACHA Operating Rules) or any entity that is acting as an agent for the participant.

Seq	Hold	Batch	Name	Account	Identification	Discretionary	Amount	Ro
▶ 001	☐	0000001						
✳								

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receivers and may be helpful in identifying returned items. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Transaction Type Code: Transaction Type Code is a three-character code used to identify the type of transaction. (*Mandatory*)

Values are:

"ANN"	Annuity	"MOR"	Mortgage
"BUS"	Business/Commercial	"PEN"	Pension
"DEP"	Deposit	"RLS"	Rent/Lease
"LOA"	Loan	"SAL"	Salary/Payroll
"MIS"	Miscellaneous	"TAX"	Tax

Foreign Routing/Transit: Foreign Routing/Transit is used on outgoing cross-border entries and indicating the foreign institution routing and transit number. (*Mandatory*)

Foreign Payment Amount: Foreign Payment Amount is used on inbound cross-border entries, indicating the Foreign ODFI amount. (*Mandatory*)

Foreign Receiver's Account Number: Foreign Receiver's Account Number is used on outgoing cross-border entries, indicating the foreign receiver's account number. (*Mandatory*)

Foreign Exchange Indicator: Foreign Exchange Indicator determines the rate at which foreign currencies are exchanged. (*Mandatory*)

Values are:
"FV"   Fixed-to-Variable: Entry is originated in a fixed-value amount and is received in a variable amount resulting from foreign exchange conversion.

"VF"   Variable-to-Fixed: Entry is originated in a variable-value amount based on a specific foreign exchange rate and is received in a fixed value amount resulting from foreign exchange conversion.

"FF"   Fixed-to-Fixed: Entry is originated in a fixed-value amount and is received in the same fixed-value amount in the same currency denomination.

Note: There is no foreign exchange conversion for entries transmitted using this code.

Foreign Exchange Reference Indicator: Foreign Exchange Reference Indicator indicates the content of the Foreign Exchange Reference Field and is used as a reference in the Company/Batch Header Record. (*Mandatory*)

Values are:

"1" Foreign Exchange Rate
"2" Foreign Exchange Reference Number
"3" Space Filled

ISO Destination Country Code: ISO Destination Country Code is a two-character alpha code indicating each country as defined by the International Organization for Standardization. (*Mandatory*) See Appendix A for a complete list.

ISO Originating Currency Code: ISO Originating Currency Code is a three-character code approved by the International Organization for Standardization (ISO) used to identify the currency denomination of the originating country. (*Mandatory*)

ISO Destination Currency Code: ISO Destination Currency Code is a three-character code approved by the International Organization for Standardization (ISO) used to identify the currency denomination of the receiving country. (*Mandatory*)

Foreign Exchange Reference: Foreign Exchange Reference contains either the foreign exchange rate used to execute the foreign exchange conversion of a cross-border entry or another reference to the foreign exchange transaction. (*Mandatory*)

Corporate Cross-Border Payment Entry (CBR)

CBR transactions are used for exchanging ACH payments across national borders. The cross-border payment process includes the origination of cross-border entries through an entity serving as an Originating Gateway Operator (OGO). The OGO is defined as a participant of a national payment system (e.g. an ACH operator or an RDFI as defined by the NACHA Operating Rules) or any entity that is acting as an agent for the participant.

File	Edit	View	△ ▽ ◁ ▷

Seq	Hold	Batch	Company Name	Account	Identification	Discretionary	Amount	Ro
▶ 001	☐	0000001						
✳								

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Company Name: The Company Name is the name or identification number of the company receiving the funds. The Company Name/ID provides additional information about the receiver and may be helpful in identifying returned entries. (*Mandatory*)

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: On CBR transactions, enter the amount before any discounts, terms and/or gross adjustments. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory*)

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory*)

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory*)

Transaction Type Code: Transaction Type Code is a three-character code used to identify the type of transaction. (*Mandatory*)

Values are:

"ANN"	Annuity	"MOR"	Mortgage
"BUS"	Business/Commerical	"PEN"	Pension
"DEP"	Deposit	"RLS"	Rent/Lease
"LOA"	Loan	"SAL"	Salary/Payroll
"MIS"	Miscellaneous	"TAX"	Tax

Foreign Routing/Transit: Foreign Routing/Transit is used on outgoing cross-border entries, indicating the foreign institution routing and transit number. (*Mandatory*)

Foreign Payment Amount: Foreign Payment Amount is used on inbound cross-border entries, indicating the Foreign ODFI amount. (*Mandatory*)

Foreign Receiver's Account Number: Foreign Receiver's Account Number is used on outgoing cross-border entries, indicating the foreign receiver's account number. (*Mandatory*)

Foreign Exchange Indicator: Foreign Exchange Indicator determines the rate at which foreign currencies are exchanged. (*Mandatory*)

Values are:

"FV"   Fixed-to-Variable: Entry is originated in a fixed-value amount and is received in a variable amount resulting from foreign exchange conversion.

"VF"   Variable-to-Fixed: Entry is originated in a variable-value amount based on a specific foreign exchange rate and is received in a fixed value amount resulting from foreign exchange conversion.

"FF"   Fixed-to-Fixed: Entry is originated in a fixed-value amount and is received in the same fixed-value amount in the same currency denomination.

Note: There is no foreign exchange conversion for entries transmitted using this code.

Foreign Exchange Reference Indicator: Foreign Exchange Reference Indicator indicates the content of the Foreign Exchange Reference Field and is used as a reference in the Company/Batch Header Record. (*Mandatory*)

Values are:

"1" Foreign Exchange Rate
"2" Foreign Exchange Reference Number
"3" Space Filled

ISO Destination Country Code: ISO Destination Country Code is a two-character alpha code indicating each country as defined by the International Organization for Standardization. (*Mandatory*) See Appendix A for a complete list.

ISO Originating Currency Code: ISO Originating Currency Code is a three-character code approved by the International Organization for Standardization (ISO) used to identify the currency denomination of the originating country. (*Mandatory*)

ISO Destination Currency Code: ISO Destination Currency Code is a three-character code approved by the International Organization for Standardization (ISO) used to identify the currency denomination of the receiving country. (*Mandatory*)

Foreign Exchange Reference: Foreign Exchange Reference contains either the foreign exchange rate used to execute the foreign exchange conversion of a cross-border entry or another reference to the foreign exchange transaction. (*Mandatory*)

Corporate Trade Exchange (CTX)

CTX transactions are used to transfer funds (debits or credits) between trading partners. CTX supports multiple addendas for each entry.

Seq	Hold	Batch	Company Name/ID	Account	Identification	Discretionary	Amount	R
▶ 001	☐	0000001						
✳								

File | Edit | View   △ ▽ ◁ ▷

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Company Name/ID: The Company Name/ID is the name or identification number of the company receiving the funds. The Company Name/ID provides additional information about the receiver and may be helpful in identifying returned entries. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory)*

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional)*

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: On CTX transactions, enter the amount before any discounts, terms, and/or gross adjustments. (*Mandatory)*

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Number of Addendas: The Number of Addendas is the total number of addendas attached to the transaction. (*Mandatory*)

The Addenda record can be edited by double-clicking in the Number of Addendas column or by selecting "**Addenda**" from the Edit menu. When using the Edit menu to access a CTX Addenda record, ensure the appropriate transaction (row) is selected.

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Customer-Initiated Entry (CIE)

CIE transactions are limited to consumer-initiated transactions for transferring funds to a company for payments. Typically CIE transactions are initiated from a home banking product.

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's First and Last name. The Name provides additional information about the receivers and may be helpful in identifying returned items. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory)*

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Mandatory)*

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Internet-Initiated Entry (WEB)

WEB transactions support NACHA rules that enable the origination and receipt of Internet-Initiated entries. Web entries are debit entries that have been initiated to a consumer account of the receiver pursuant to an authorization obtained from the receiver via the Internet.

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receivers and may be helpful in identifying returned items. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional*)

Payment Type Code: Payment Type Code is used only with the WEB standard entry class, indicating whether the entry is a recurring or single-entry payment. (*Mandatory*)

Values are:

- Recurring
- Single-Entry

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Point-of-Purchase Entry (POP)

POP transactions support NACHA Operating Rules that enable merchants or billers to initiate a one-time ACH debit entry to a receiver's account for in-person purchases made at the point of purchase.

Seq	Hold	Batch	Name	Account	Check Serial Number	Terminal City	Terminal State	D
▶ 001	☐	0000001						
＊								

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receiver and may be helpful in identifying returned items. (*Optional)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Check Serial Number: Check Serial Number is used with POP and RCK standard entry classes. The Check Serial Number is a unique number that identifies a specific check. (*Mandatory*)

Terminal City: Terminal City indicates the city, town, village or township in which the electronic terminal is located. (*Mandatory*)

Terminal State: Terminal State indicates the city in which the electronic terminal is located. (*Mandatory*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Prearranged Payment and Deposit Entry (PPD)

A PPD is a credit or debit transaction for transferring funds into consumer accounts at Receiving Depository Financial Institutions (RDFI). The funds deposited can be for a variety of purposes such as payroll, interest, pension and dividends. Two examples of PPD use are:

- Direct Deposit for transferring funds into a receiver's account.

- Preauthorized Bill Payment for debiting accounts for prearranged and preauthorized payments. After receiving the consumer's authorization, periodic charges can be initiated as bills become due. Preauthorized debits work well with recurring bills such as insurance premiums, mortgage payments, loan payments and utility payments.

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receiver and may be helpful in identifying returned items. (*Mandatory*)

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory*)

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory*)

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory*)

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional*)

Example of Generating a Payroll File

ABC Company is using a Prearranged Payment and Deposit Entry (PPD) transaction to build a payroll file in which three employees are to be paid.

The following two illustrations are the left and right sides of the form for the payroll deposit (Seq 1 - 3) and the offsetting debit from ABC Company's DDA account to cover the payroll (Seq 4).

Abe Lincoln is being paid $1500.00 to his DDA account, George Washington is being paid $2500.00 to his savings account and Franklin D. Roosevelt is being paid $11,000.00 to his DDA account. The last entry is the offsetting entry from ABC Company's Demand Deposit Payroll account for a total of $15,000.00
($1500.00 + $2500.00 + $11,000.00).

Left Side

File | Edit | View

Seq	Hold	Batch	Name	Account	Identification	Discretionary	Amount
001	☐	0000001	Abe Lincoln	41548722454877-11	123-45-6789		1,500.00
002	☐	0000001	George Washington	63574545154-89-44	234-56-7890		2,500.00
003	☐	0000001	Franklin D Roosevelt	24548488184-87545	345-67-8901		11,000.00
004	☐	0000001	ABC Company Payroll	127512	11156021		15,000.00

Right Side

File | Edit | View

Seq	Routing/Transit	Effective Date	Transaction Code	Free Form Addenda
001	111111118	2/1/2004		
002	011000536	2/1/2004		
003	111222997	2/1/2004		
004	111111118	2/1/2004		

Re-presented Check Entry (RCK)

RCK transactions support NACHA rules that enable the ACH Network to be utilized to transmit ACH debit entries in place of a paper check after the paper check has been returned for insufficient or uncollected funds.

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receiver and may be helpful in identifying returned items. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Check Serial Number: Check Serial Number is used with POP and RCK standard entry classes. The Check Serial Number is a unique number that identifies a specific check. (*Mandatory*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Telephone-Initiated Entry (TEL)

TEL transactions support NACHA rules that enable an originator of a single entry consumer debit transition to obtain the consumer's authorization for a debit entry, including banking information, verbally via the telephone.

Seq	Hold	Batch	Name	Account	Identification	Discretionary	Amount
▶ 001	☐	0000001					
✱							

Batch: The first Batch number is automatically assigned and is used to uniquely identify a group of transactions. Subsequent Batch numbers can be advanced manually. (*Mandatory*)

Name: The Name is the receiver's first and last name. The Name provides additional information about the receivers and may be helpful in identifying returned items. (*Mandatory)*

Account: The Account number uniquely identifies the account to be credited or debited at the financial institution. (*Mandatory*)

Identification: The Identification number uniquely identifies the recipient or provider of funds and is usually an employee number, social security number or account number, depending on the type of transaction. (*Optional*)

Discretionary: Enter any originator significant codes in the Discretionary field to enable specialized handling of an entry. (*Optional*)

Amount: Enter the amount of the ACH Transactions in the Amount field. The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account as authorized by the receiver. (*Mandatory*)

Routing/Transit: The Routing/Transit number identifies the routing/transit number of the Receiving Depository Financial Institution (RDFI) and typically consists of eight digits followed by a check digit. Enter nine digits in this area. The check digit is automatically edited for accuracy. (*Mandatory)*

Effective Date: The Effective Date is the intended date specified by the originator on which a batch of entries is to be settled. (*Mandatory)*

Transaction Code: The Transaction Code identifies whether the transaction is a credit or debit to a checking, savings, general ledger or loan account. Click the mouse over the Transaction Code to display a drop-down list box, or enter the Transaction Code number. If the Transaction Code is entered, it automatically displays once the cell has been exited. (*Mandatory)*

Free Form Addenda: Any payment-related information may be entered in Free Form Addenda. (*Optional)*

Appendix B: Menu Bar and Toolbar

The ACH program menu bar and toolbar organize commands to provide easy access to many functions such as opening a file, copying, pasting and printing.

File Menu

File	Edit	View	△ ▽ ◁ ▷
New			
Open			Ctrl+Shift+O
Close			
Import			
Save			Ctrl+Shift+S
Save As...			
Print			Ctrl+Shift+P
Exit			

Tool Bar
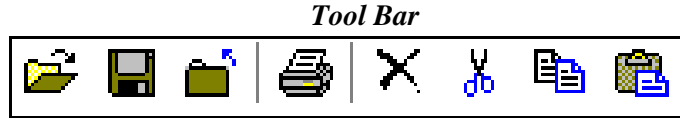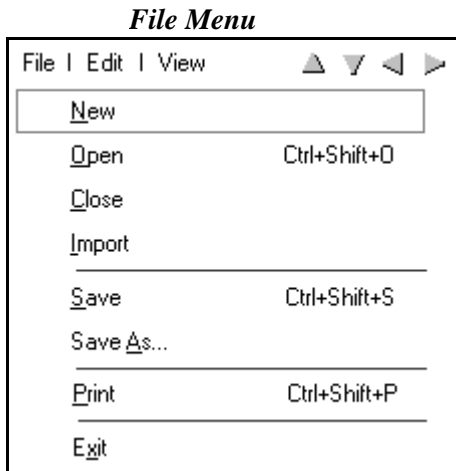
New   ▶   Select "**New**" to generate a new document from the list displayed.

Open   Ctrl+Shift+O   Click or select "**Open**" to open an existing ACH file.
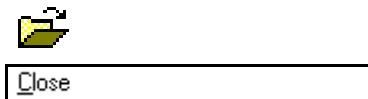
Close   Click or select "**Close**" to close the current ACH file.
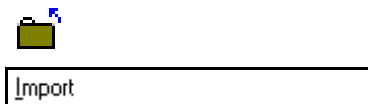
Import   Select "**Import**" to open a file generated from another source.
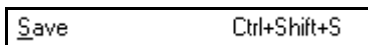
Save   Ctrl+Shift+S   Click or select "**Save**" to save changes made to the current ACH file.

Menu Bar and Toolbar – *continued*

Save As... ▶

Select "**Save As**", and then click to select the appropriate "**Save As**" function. The following choices are:

Work File:	saves the current file as a new "working file".
Password Protected File:	saves the file with password protection. The file can be saved as a "working file".
NACHA File:	saves the current file in a standard NACHA Format ready to be sent to the Financial Institution.

Print   Ctrl+Shift+P
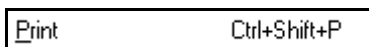
Click or select "**Print**" to print the active ACH file to the printer specified on the computer.

The print function defaults to print by batches. Each batch is separated by batch count and amount totals. If the file is sorted by anything but batch, the printout will look similar to a sorted file.

Exit

Select "**Exit**" to close the ACH program.

Menu Bar and Toolbar – *continued*

Edit Menu

```
File | Edit | View        △ ▽ ◁ ▷

          Cut         Ctrl+Shift+X

          Copy        Ctrl+Shift+C

          Paste       Ctrl+Shift+V

          Delete...   Ctrl+Shift+Del
          ─────────────────────────
          Insert Row
          ─────────────────────────
          Preferences
```
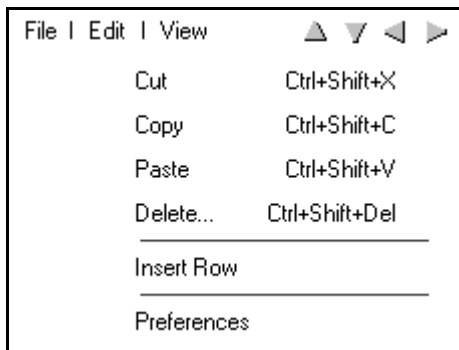
Cut	Ctrl+Shift+X

Click or select "**Cut**" to delete all highlighted text and transfer it to the Windows Clipboard. (The cut text is removed from the clipboard when it is overwritten by copying or cutting other text.)

Copy	Ctrl+Shift+C

Select "**Copy**" to copy highlighted text to the clipboard.

Paste	Ctrl+Shift+V

Select "**Paste**" to paste the contents of the clipboard into the cell where the cursor is positioned.

Delete...	Ctrl+Shift+Del

Click or select "**Delete**" to delete a cell or a row. When "**Delete**" is clicked or selected, a prompt displays an option to either delete a row or a cell.

Insert Row

Select "**Insert Row**" from the Edit menu to insert a blank row in an ACH file.

Preferences

Select "**Preferences**" to establish the following:

- Default Current Date
- Display Confirmation On Save
- Flood Fields From Previous Row
- Split Screen

Menu Bar and Toolbar – *continued*

View Menu

File | Edit | View △ ▽ ◁ ▷

About PremierACH

S<u>h</u>ow Default NACHA Specs

Show <u>T</u>otals
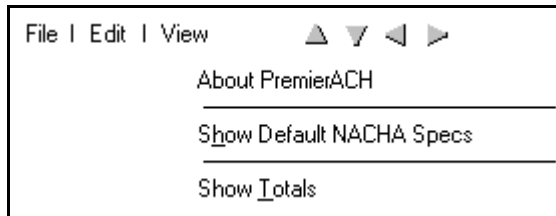
About PremierACH

Select "**About PremierACH**" to display version number of Premier ACH.

S<u>h</u>ow Default NACHA Specs

Select "**Show Default NACHA Specs**" to display NACHA specifications that are required to be established before saving the file to NACHA format. The specifications required to be established are:

- Immediate Destination
- Immediate Origin
- Company Name
- Company Identification
- Company Entry Description
- Originating DFI Identification

Optional specifications include:

- Immediate Destination Name
- Immediate Origin Name
- Reference Code

Show <u>T</u>otals

Hide <u>T</u>otals

Select "**Show Totals**" or "**Hide Totals**" to display/hide ACH file information below the editor work area.

Shortcuts

The following items are shortcuts to be used when working with ACH Files.

Navigating Throughout A Cell Or Grid

"**Tab**"	Navigates cursor to the right.
"**Shift**" + "**Tab**"	Navigates cursor to the left.
"**Enter**"	Navigates cursor down.
"**Shift**" + "**Enter**"	Navigates cursor up.

Appendix C: ACH Participants

The six participants in ACH transactions, as defined in the ACH Rule Book, are as follows:

Originator

The Originator is the entity that agrees to initiate ACH entries into the payment system according to an arrangement with a Receiver. The Originator is usually a company directing a transfer of funds to or from a consumer's or another company's account. In the case of the Customer-Initiated Entry, however, the originator can be an individual initiating the funds transfer activity to or from his or her own account. The term "company" is intended to be representative of the Originator of electronic ACH entries and does not imply exclusion of other types of organizations.

Receiving Depository Financial Institution (RDFI)

The Receiving Depository Financial Institution (RDFI) is the DFI that receives ACH entries from the ACH Operator and posts them to the accounts of its depositors (receivers).

Originating Depository Financial Institution (ODFI)

The Originating Depository Financial Institution (ODFI) is the institution that receives the payment instructions from Originators and forwards the entries to the ACH Operator. A Depository Financial Institution (DFI) can participate in the ACH as a Receiving Depository Financial Institution (RDFI) without being an ODFI; however, if a DFI chooses to originate ACH entries, it must also agree to act as an RDFI.

Automated Clearing House (ACH) Operator

An Automated Clearing House Operator is the central clearing facility, operated by a Federal Reserve Bank (FRB) or a private organization, which receives entries from ODFIs, distributes the entries to appropriate RDFIs, and performs the settlement functions for the financial institutions.

Receiver

A Receiver is a person or an organization that has authorized an Originator to initiate an ACH entry to the Receiver's account with the RDFI.

NACHA

The National Automated Clearing House Association provides operating guidelines to member ACH participants.

Appendix D: Tax Type Codes

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
11-C	Special Tax Return and Application for Registry-Wagering. Payment due on a return or an IRS notice	01117	Jan - Dec
706GS(D)	Generation-Skipping Transfer Tax for Distribution Payment due on a return or an IRS Notice	70627	December
706GS(T)	Generation-Skipping Transfer Tax for Terminations Payment due on a return or an IRS notice	70637	December
720	Quarterly Excise Tax Federal Tax Deposit Payment due on a return, or an IRS Notice **IRS Numbers for Tax Type 720 and 720M**	72005 72007	Mar, June, Sept, Dec
730	Tax on Wagering Payment due on a return or an IRS notice	07307	Jan - Dec
926	Return by Transferor of Property to Foreign Corporation, Estate, Trust, or Partnership Payment due on a return or an IRS notice	09267	December
940	Employer's Annual Unemployment Tax Return Federal Tax Deposit Payment due on a return or an IRS notice A deficiency assessed by the IRS	09405 09407 09404	December

941	Employer's Quarterly Tax Return
	Federal Tax Deposit
	Payment due on a return or an IRS notice
	A deficiency assessed by the IRS
	
	Subcategory breakdown for 941
	  Social Security = "1"
	  Medicare = "2"
	  Withheld = "3"
		94105
		94107
		94104
			Mar, June
			Sept, Dec

943	Employer's Annual Tax for Agricultural Employees Federal Tax Deposit Payment due on a return or an IRS notice A deficiency assessed by the IRS	09435 09437 09434	December

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
945	Withheld Federal Income Tax Federal Tax Deposit Payment due on a return or an IRS notice	09455 09457	December
990	Organization Exempt Income Tax Payment due on a return or an IRS notice	 09907	Jan - Dec (FY - mo.)
990BL	Information and Initial Excise Return for Black Lung Benefit Trust Payment due on a return or an IRS notice	99017	Jan - Dec (FY - mo.)
990C	Exempt Cooperative Association Income Tax Return Federal Tax Deposit Payment due on a return or an IRS notice Payment due on an extension	99026 99027 99022	Jan - Dec (FY - month)
990PF	Return of Private Foundation Tax Federal Tax Deposit Payment due on a return or an IRS notice	99036 99037	Jan - Dec (FY - month)
990T	Exempt Organization Business Income Tax Return Federal Tax Deposit Payment due on a return or an IRS notice Payment due on an extension	99046 99047 99042	Jan - Dec (FY - month)
1041	Fiduciary Income Tax Return Payment due on a return or an IRS notice An estimated payment Payment on an extension	10417 10416 10412	Jan - Dec (FY - month)
1041A	US Information Return - Trust Accumulation of Charitable amounts Payment due on a return or an IRS notice	14117	Jan - Dec (FY - month)
1042	Annual Withholding Tax for Income of Foreign Persons Federal Tax Deposit Payment due on a return or an IRS notice	10425 10427	December
1065	Partnership Return of Income Payment due with form 8800 Payment due with form 8736 Estimated Payment	10657 10652 10656	Jan - Dec (FY - month)
1066	Real Estate Mortgage Investment Conduit Income Tax Payment due on an IRS notice	10667	Jan - Dec

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
1120	U.S. Corporation Income Tax Federal Tax Deposit Payment due on a return or an IRS notice Payment due for an extension Amended Return (1120X)	11206 11207 11202 11200	Jan - Dec (FY - month)
1120DISC	Domestic International Sales Corporation Return Payment due on a return or an IRS notice	11217	Jan - Dec (FY - month)
2290	Heavy Vehicle Use Tax Return Payment due on a return or an IRS notice	22907	Jan - Dec
2438	Regulated Investment Company Undistributed Capital Gains Payment due on a return or an IRS notice	24387	December
3520	Information Return - Creation/Transfer to Foreign Trusts Payment due on a return or an IRS notice	35207	December
4720	Return of Certain Excise Tax on Charities and Other Persons under Chapter 41 and 42 of the IRC Payment due on a return or an IRS notice	47207	Jan - Dec
5227	Split-Interest Trust Information Return Payment due on a return or an IRS notice	52277	Jan - Dec (FY - month)
5811	Examination Return Preparer Case Closing Document Payment due on a return or an IRS notice	58117	Jan - Dec
6069	Return of Excess Tax on Excess Contribution to Black Lung Trust under Sec. 4953 Payment due on a return or an IRS notice	60697	December
8038	Information Return for Tax Exempt Private Activity Bond Issue Payment due on a return or an IRS notice	80387	Jan - Dec
8288	U.S. Withholding Tax Return for Disposition by Foreign Persons of US Property Payment due on a return or an IRS notice	82887	Jan - Dec
8404	Interest charge on DISC-Related Deferred Tax Liability Payment due on a return or an IRS notice	84047	Jan - Dec

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
8489	Civil Penalty Annual Summary and Transmittal of US Information Returns (Includes Forms 8210, 8820, CP, 972CG, CP 2100, CP 2102) Computation and Assessment of Miscellaneous Penalties (Includes Forms 1096, 8124, 8125, 8126, 8488, 8489, CP215)	84894 84897	Jan - Dec
8612	Return of Excise Tax on Undistributed Income of Real Estate Investment Trust Payment due on a return or an IRS notice	86127	Jan - Dec
8613	Return of Excise Tax on Undistributed Income of Regulated Investment Companies Payment due on a return or an IRS notice	86137	Jan - Dec
8697	Interest Under the Look-Back Method for Completed Long-Term Contracts Payment due on a return or an IRS notice	86977	Jan - Dec
8725	Excise Tax of Greenmail Payment due on an IRS notice	87257	Jan - Dec
8752	Required Payment or Refund Under Section 7519 Payment due on a return or an IRS notice	87527	December
8804	Annual Return of Partnership Withholding Tax (Section 1446) Payment due on a return or an IRS notice	88047	Jan - Dec
8805	Foreign Partners Information Statement of Section 1446 Withholding Tax Payment due on a return or an IRS notice	88047	Jan - Dec
8813	Partnership Withholding Tax Payment Payment due on a return or an IRS notice	88047	Jan - Dec
8831	Excise Taxes on Excess Inclusions of REMC Residual Interest Payment due on a return or an IRS notice	86127	Jan - Dec
CT-1	Railroad Retirement Tax and Unemployment Return Federal Tax Deposit Payment due on a return or an IRS notice	10005 10007	December

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
	(Continued on next page)		
	Subcategory breakdown for CT-1:		
	Tier 1 (FICA) = "1"		
	Tier 2 (Industry) = "2"		
	Tier 3 (Supplement Annuity) = "3"		
CT-2	Employee Representatives Railroad Retirement	00027	Mar, June
	Miscellaneous Payments	XXXX4	Sept, Dec
	Return or Notice	XXXX8	
	Advance Payment of Determined Deficiency	XXXX9	
	Designated Payment of Interest	XXXX3	
	Designated Payment of Penalty		
	Designated Payment of Fees and Collection Costs	XXXXB	
	Cash Bond Payment		

TAX FORMS

(Filed With Various Tax Types)

TAX TYPE	DEFINITION	TAX TYPE CODE	VALID MONTHS
2210	Underpayment of Estimated Tax by Fiduciaries Fiduciary Income Tax Return	10417	Jan - Dec
2220	Underpayment of Estimated Tax for Form 1120 U.S. Corporation Income Tax	11207	Jan - Dec
2758	Application for Extension of Time	See Related Forms	See Tax Type
7004	Application to File Automatic Extension of Time to File Corporate Income Tax Return	See Related Forms	Jan - Dec
8736	Application for Automatic Extension of Time to File US Return for a Partnership, REMIC, or Certain Trusts.	See Related Forms	Jan - Dec
8800	Applications for Additional Extension of Time to File US Return for Partnership, REMIC, or Certain Trusts	See Related Forms	Jan - Dec

Appendix E: IRS Numbers for Tax Type 720 and 720M

Number	Description
	Superfund Trust Fund
53	Domestic petroleum superfund tax
16	Imported petroleum products superfund tax
54	Chemicals
17	Imported chemical substance
	Black Lung Disease Trust Fund
36	Coal – Underground mined @ 50/$1.10 per ton
37	Coal – Underground mined @ 2/4%/4.4% limitation of ton price
38	Coal – Surface mined @ 50/$1.10 per ton
39	Coal – Surface mined @ 2/4%/4.4% limitation of ton price
	Inland Waterway Trust Fund
64	Inland waterways fuel use tax
	Superfund Trust Fund
81	DPT vaccine
82	DT vaccine
83	MMR vaccine
84	Polio vaccine
89	Vaccine Numbers 81-84 floor stock, 8-08-93
97	Vaccines
	Highway Trust Fund
33	Truck, trailer and semitrailer chassis and bodies, and tractors
58	Gasoline sold for gasohol production containing at least 10% alcohol
59	Gasohol containing at least 10% alcohol
60	Diesel fuel
61	Liquefied Petroleum Gas (LPG)
62	(a) Gasoline, tax on removal at terminal rack
	(b) Gasoline, tax on taxable events other than removal at terminal rack
66	Highway type tires
73	Gasoline sold for gasohol production containing at least 7.7% alcohol but less than 10% alcohol
74	Gasoline sold for gasohol production containing at least 5.7% alcohol but less than 7.7% alcohol
75	Gasohol containing at least 7.7% - 9.9% alcohol
76	Gasohol containing at least 5.7% - 7.6% alcohol
78	Diesel fuel for use in certain intercity buses
79	Other Special Fuels
101	Compressed natural gas (tax rate per thousand cubic feet)

Number	Description
	HTF Floor Stock
65	Gasoline floor stock
67	Gasohol floor stock
70	Diesel floor stock
72	Gas to make gasohol floor stock
85	Diesel floor stock
86	Other alcohol fuels floor stock
88	Diesel fuel, based on January 1, 1994 inventory floor stock
103	Kerosene (Floor Stock) effective July 1, 1998
	Ozone Depleting Chemicals Taxes
19	Imported products containing ODCs
20	Ozone-depleting chemicals (floor stocks)
98	Ozone-depleting chemicals (ODCs)
	Airport and Airways Trust Funds
14	Gasoline for use in noncommercial aviation
26	Transportation of person by air
27	Use of international air travel facilities
28	Transportation of property by air
69	Aviation fuel (other than gasoline)
77	LUST tax on aviation fuel (other than gasoline)
	Aquatic Resources Trust Fund
41	Sport fishing equipment
42	Electric outboard motors and sonar devices
	Earmarked Funds
44	Bows
102	Arrow-Component Parts
	Non-Trust Funds
22	Toll telephone service, teletype-writer exchange service, and local telephone service
29	Transportation by water
30	Life insurance, sickness and accident policies, and annuity contracts
31	Obligations not in registered form
35	Kerosene effective July 1, 1998
40	Gas guzzler tax
51	Alcohol sold but not used as fuel
71	Diesel fuel for use in trains
87	Aviation fuel (other than gasoline) floor stock
92	Passenger vehicles
95	Aviation Fuel (other than gasoline) floor stock, 8-08-97
96	Aviation Gasoline (Floor Stock)

Number	Description
18	**Transferred to ATF, Expired or Repealed** Oil spill – imported (repealed)
21	Oil spill – domestic (repealed)

Note: IRS Numbers are subject to change at any time based on legislation. Contact the IRS for an updated version of the above table.

Appendix F: IRS Numbers for Tax Type 941

Number	Description
941 (TXP04, 06, 08)	Subcategory Breakdown for 941: Social Security = "1" Medicare = "2" Withheld = "3"

Appendix G: IRS Numbers for CT-1

Number	Description
CT-1	Subcategory Breakdown for CT-1: FICA = "1" Industry = "2" Supplemental = "3"

Appendix H: ISO Destination Country Codes

ISO Destination Country Code is a two-character, alpha code indicating each country as defined by the International Organization for Standardization. (*Mandatory*)

Values are:

AFGHANISTAN	**AF**	ALBANIA	**AL**
ALGERIA	**DZ**	AMERICAN SAMOA	**AS**
ANDORRA	**AD**	ANGOLA	**AO**
ANGUILLA	**AI**	ANTARCTICA	**AQ**
ANTIGUA AND BARBUDA	**AG**	ARGENTINA	**AR**
ARMENIA	**AM**	ARUBA	**AW**
AUSTRALIA	**AU**	AUSTRIA	**AT**
AZERBAIJAN	**AZ**	BAHAMAS	**BS**
BAHRAIN	**BH**	BANGLADESH	**BD**
BARBADOS	**BB**	BELARUS	**BY**
BELGIUM	**BE**	BELIZE	**BZ**
BENIN	**BJ**	BERMUDA	**BM**
BHUTAN	**BT**	BOLIVIA	**BO**
BOSNIA AND HERZEGOVINA	**BA**	BOTSWANA	**BW**
BOUVET ISLAND	**BV**	BRAZIL	**BR**
BRITISH INDIAN OCEAN TERRITORY	**IO**	BRUNEI DARUSSALAM	**BN**
BULGARIA	**BG**	BURKINA FASO	**BF**
BURUNDI	**BI**	CAMBODIA	**KH**
CAMEROON	**CM**	CANADA	**CA**
CAPE VERDE	**CV**	CAYMAN ISLANDS	**KY**
CENTRAL AFRICAN REPUBLIC	**CF**	CHAD	**TD**
CHILE	**CL**	CHINA	**CN**
CHRISTMAS ISLAND	**CX**	COCOS (KEELING) ISLANDS	**CC**
COLOMBIA	**CO**	COMOROS	**KM**
CONGO	**CG**	CONGO, THE DEMOCRATIC REPUBLIC OF THE	**CD**
COOK ISLANDS	**CK**	COSTA RICA	**CR**
CÔTE D'IVOIRE	**CI**	CROATIA	**HR**
CUBA	**CU**	CYPRUS	**CY**
CZECH REPUBLIC	**CZ**	DENMARK	**DK**
DJIBOUTI	**DJ**	DOMINICA	**DM**
DOMINICAN REPUBLIC	**DO**	EAST TIMOR	**TP**
ECUADOR	**EC**	EGYPT	**EG**
EL SALVADOR	**SV**	EQUATORIAL GUINEA	**GQ**
ERITREA	**ER**	ESTONIA	**EE**
ETHIOPIA	**ET**	FALKLAND ISLANDS (MALVINAS)	**FK**
FAROE ISLANDS	**FO**	FIJI	**FJ**
FINLAND	**FI**	FRANCE	**FR**
FRENCH GUIANA	**GF**	FRENCH POLYNESIA	**PF**
FRENCH SOUTHERN TERRITORIES	**TF**	GABON	**GA**
GAMBIA	**GM**	GEORGIA	**GE**
GERMANY	**DE**	GHANA	**GH**

GIBRALTAR	**GI**	GREECE	**GR**
GREENLAND	**GL**	GRENADA	**GD**
GUADELOUPE	**GP**	GUAM	**GU**
GUATEMALA	**GT**	GUINEA	**GN**
GUINEA-BISSAU	**GW**	GUYANA	**GY**
HAITI	**HT**	HEARD ISLAND AND MCDONALD ISLANDS	**HM**
HOLY SEE (VATICAN CITY STATE)	**VA**	HONDURAS	**HN**
HONG KONG	**HK**	HUNGARY	**HU**
ICELAND	**IS**	INDIA	**IN**
INDONESIA	**ID**	IRAN, ISLAMIC REPUBLIC OF	**IR**
IRAQ	**IQ**	IRELAND	**IE**
ISRAEL	**IL**	ITALY	**IT**
JAMAICA	**JM**	JAPAN	**JP**
JORDAN	**JO**	KAZAKSTAN	**KZ**
KENYA	**KE**	KIRIBATI	**KI**
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	**KP**	KOREA, REPUBLIC OF	**KR**
KUWAIT	**KW**	KYRGYZSTAN	**KG**
LAO PEOPLE'S DEMOCRATIC REPUBLIC	**LA**	LATVIA	**LV**
LEBANON	**LB**	LESOTHO	**LS**
LIBERIA	**LR**	LIBYAN ARAB JAMAHIRIYA	**LY**
LIECHTENSTEIN	**LI**	LITHUANIA	**LT**
LUXEMBOURG	**LU**	MACAU	**MO**
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	**MK**	MADAGASCAR	**MG**
MALAWI	**MW**	MALAYSIA	**MY**
MALDIVES	**MV**	MALI	**ML**
MALTA	**MT**	MARSHALL ISLANDS	**MH**
MARTINIQUE	**MQ**	MAURITANIA	**MR**
MAURITIUS	**MU**	MAYOTTE	**YT**
MEXICO	**MX**	MICRONESIA, FEDERATED STATES OF	**FM**
MOLDOVA, REPUBLIC OF	**MD**	MONACO	**MC**
MONGOLIA	**MN**	MONTSERRAT	**MS**
MOROCCO	**MA**	MOZAMBIQUE	**MZ**
MYANMAR	**MM**	NAMIBIA	**NA**
NAURU	**NR**	NEPAL	**NP**
NETHERLANDS	**NL**	NETHERLANDS ANTILLES	**AN**
NEW CALEDONIA	**NC**	NEW ZEALAND	**NZ**
NICARAGUA	**NI**	NIGER	**NE**
NIGERIA	**NG**	NIUE	**NU**
NORFOLK ISLAND	**NF**	NORTHERN MARIANA ISLANDS	**MP**
NORWAY	**NO**	OMAN	**OM**
PAKISTAN	**PK**	PALAU	**PW**
PALESTINIAN TERRITORY, OCCUPIED	**PS**	PANAMA	PA
PAPUA NEW GUINEA	**PG**	PARAGUAY	**PY**
PERU	**PE**	PHILIPPINES	**PH**
PITCAIRN	**PN**	POLAND	**PL**

PORTUGAL	**PT**	PUERTO RICO	**PR**
QATAR	**QA**	RÉUNION	**RE**
ROMANIA	**RO**	RUSSIAN FEDERATION	**RU**
RWANDA	**RW**	SAINT HELENA	**SH**
SAINT KITTS AND NEVIS	**KN**	SAINT LUCIA	**LC**
SAINT PIERRE AND MIQUELON	**PM**	SAINT VINCENT AND THE GRENADINES	**VC**
SAMOA	**WS**	SAN MARINO	**SM**
SAO TOME AND PRINCIPE	**ST**	SAUDI ARABIA	**SA**
SENEGAL	**SN**	SEYCHELLES	**SC**
SIERRA LEONE	**SL**	SINGAPORE	**SG**
SLOVAKIA	**SK**	SLOVENIA	**SI**
SOLOMON ISLANDS	**SB**	SOMALIA	**SO**
SOUTH AFRICA	**ZA**	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	**GS**
SPAIN	**ES**	SRI LANKA	**LK**
SUDAN	**SD**	SURINAME	**SR**
SVALBARD AND JAN MAYEN	**SJ**	SWAZILAND	**SZ**
SWEDEN	**SE**	SWITZERLAND	**CH**
SYRIAN ARAB REPUBLIC	**SY**	TAIWAN, PROVINCE OF CHINA	**TW**
TAJIKISTAN	**TJ**	TANZANIA, UNITED REPUBLIC OF	**TZ**
THAILAND	**TH**	TOGO	**TG**
TOKELAU	**TK**	TONGA	**TO**
TRINIDAD AND TOBAGO	**TT**	TUNISIA	**TN**
TURKEY	**TR**	TURKMENISTAN	**TM**
TURKS AND CAICOS ISLANDS	**TC**	TUVALU	**TV**
UGANDA	**UG**	UKRAINE	**UA**
UNITED ARAB EMIRATES	**AE**	UNITED KINGDOM	**GB**
UNITED STATES	**US**	UNITED STATES MINOR OUTLYING ISLANDS	**UM**
URUGUAY	**UY**	UZBEKISTAN	**UZ**
VANUATU	**VU**	Vatican City State see HOLY SEE	
VENEZUELA	**VE**	VIETNAM	**VN**
VIRGIN ISLANDS, BRITISH	**VG**	VIRGIN ISLANDS, U.S.	**VI**
WALLIS AND FUTUNA	**WF**	WESTERN SAHARA	**EH**
YEMEN	**YE**	YUGOSLAVIA	**YU**
Zaire see CONGO, THE DEMOCRATIC REPUBLIC OF THE		ZAMBIA	**ZM**
ZIMBABWE	**ZW**		

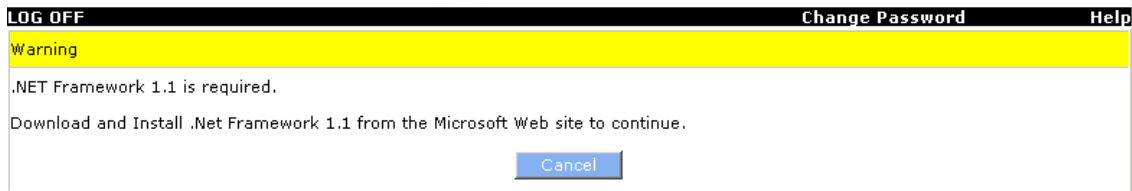## Appendix I: Verifying System Requirements

To ensure full functionality is accessible, verify the following are installed on all PCs that will be used to access Premier ACH:

☐   **Microsoft Internet Explorer 7.0 & 8.0 Service Pack 1 or higher**

1. Launch Internet Explorer. From the top toolbar, select "Help", then "About Internet Explorer". The About Internet Explorer window will appear which will include the version number of Internet Explorer currently installed on your workstation.

2. If your personal computer does not meet the requirements, these updates can be downloaded from *www.Microsoft.com.*

☐   **Microsoft .NET Framework Version 1.1 (enables Premier ACH to function within Internet Explorer)**

1. You can check to see if you already have the .NET Framework 1.1 version installed by clicking **Start** on your Windows desktop, selecting **Control Panel**, and then double-clicking the **Add or Remove Programs** icon. When that window appears, scroll through the list of applications. If you see Microsoft .NET Framework 1.1 listed, the latest version is already installed and you do not need to install it again.

2. If your computer does not have the .NET Framework Version 1.1 installed on it, the message screen below will be displayed when attempting to access the Premier ACH option under the Funds Management tab.

LOG OFF	Change Password	Help
Warning		
.NET Framework 1.1 is required.		
Download and Install .Net Framework 1.1 from the Microsoft Web site to continue.		
Cancel		

3. You can obtain the program by performing a Microsoft Windows Update.

    <u>**Note**</u>: Additional information regarding .NET Framework can also be found at *www.Microsoft.com.*