

# **UTILITY ACH PACKAGE**

REFERENCE MANUAL

AND

INSTALLATION GUIDE

(last revised April 2014)

## INTRODUCTION

This manual provides descriptive and operational information for the Utility ACH Package which runs on Windows compatible PCs. User should read the manual in this order:

Section 1, **Main Menu**

Section 2, **Keyboard Use**

Section 4, **Setup**: a description of how to enter recurring ACH info that is needed each month when building the ACH file.

Section 3, **Build ACH File**: a description of how to build the ACH file to send to your bank.

## UTILITY ACH OVERVIEW

- o The complete Utility ACH package is menu driven to minimize operator training time. At each step the operator is prompted as to what entry is needed. This feature reduces operator training time.
- o This program interfaces with GFC's Utility Billing module to extract each customer's name, bank account number, routing/transit number, and billing amount.
- o Recurring ACH destination, originator, and company data is stored in a setup file for use each month. Then user need only bring across the current month's bill amounts to automatically build a new ACH file.

## MONTHLY GENERAL SEQUENCE OF OPERATION

1. Utility bills should already have been printed and updated. Bank draft payments should **not** be posted yet.
2. The Bank Draft list should already been printed in Utility Billing using "Bank Draft" that is under "Reports" or "End of Month".
3. Run the 'Build' program in the ACH program. This creates an ACH file usually called ACH.dat but user may define an alternate name.
4. Dump the ACH file to media like a CD or upload the file to your bank using their website.
5. After the customer accounts have been drafted you can post these payments automatically to the customer's accounts by using the routine "**Auto-Post**" that is in the Utility Postings program. The Auto-Post program "posts" but does not print a journal. You must still print a Report and Transfer the postings using the "Print" and "Transfer" commands.

Note: Once the payments have been posted to the bank draft accounts, you can still create a bank draft file by entering "Y" to the question "Payments Posted Already" when running the bank draft list in Utility Billing. This will internally add the payment back to the balance to calculate what the balance would have been before the payment was posted.



## SECTION 2 KEYBOARD USE

Below is a list of commonly used keys used in the ACH software:

Key	Function
TAB	Normal termination key. Normally used to move cursor from field to field.
Shift-TAB	Used to move back to previous field.
Enter	When cursor is on a command box (ex: Save or Exit) pressing Enter key will execute the command (same as clicking on the command).

### SECTION 3 BUILD ACH FILE

This program is used to build the bank draft ACH file. The file created is normally named ACH.dat (but you define an alternate name if needed). This program builds the file but does not put it on any kind of media. Before running this program the setup file contents should already have been entered and the current month's bills should have been printed and updated. The bank draft list (in Utility Billing found under "Reports" or "End of Month") should have also have been printed. That program creates a file named BDFile.dat which is needed by this program.

After choosing the Build ACH option the following screen appears:

```
====Build ACH File=====
|           ACH File Name:ACH.dat           |
| Bank Acct No:                             |
|   o Print Normally   o Print Masked   o Do not print |
| Prenotification Run?:N Y/N                |
|           Company#: 1 1/2                |
|           File Date:_____              |
|           Effective Date:_____          |
|           File Id Modifier:_____        |
|                                           |
|           Build and Print   Exit           |
|                                           |
|           Printer Selection:              |
|           o#1      o#2      o#3      o#4   |
|=====
```

The user should answer the following questions:

- ACH File Name: default is ACH.dat but a different name can be set up in the Setup program.
- Bank Acct No.: displays value from Setup but can be changed. Mark "Print Normally" to print the bank acct no on the Build Rept, "Print Masked" to print in a masked format (ex: ###5125), or "Do not Print" to leave the acct no off the report.
- Pre-Not.Run: if this run is for pre-notification purposes, enter "Y". This creates a file with the pre-notification tran codes and zero amounts.
- Company#: if creating an ACH file for multiple entities enter 1 or 2 to indicate which company or organization the file is being created for. This entry will default to "1" and needs no entry should one entity be involved.
- File Date: this date would normally be the date that the file is being created which would normally be today's date.
- Eff. Date: this is the date that the bank drafts are to taken out of the customer's account.
- File Id Mod: normally the letter "A" is entered to indicate that this is the first file for this date.
- Printer #: the program will display the printer name per the default printer# in Setup but user can change to any other number (1-4).

After answering the above questions user should click on "Build and Print" or "Exit" to quit without executing the program. A report prints as the build is processed. User should check this report in that the report shows what is going to be sent your bank (on some kind of media or sent electronically).

The name of the file built by the Build program is defined by the user but unless otherwise specified will be called ACH.dat (the name of the file is in the heading of the Build Report). This is the file to send to your bank.

#### SEND FILE THRU BANK'S WEBSITE

- If your bank offers has a website that allows uploading ACH files, then use it to upload the ACH file.
- Using your bank's website upload the file ACH.dat (or whatever the file is named) that is in the UTILACH.win folder.
- If the upload routine provides a total then compare it to the total generated on the Build Rept.

#### DUMP ACH FILE TO CD

- The file created using the Build program can be burned to a CD. The name of the file is usually called ACH.dat but may be called something else (the name is printed in the heading of the Build Report). The file will normally be in the Utilach.win folder.
- You can burn the file to a CD either by using CD burning software (Roxio or Nero) or by opening My Computer or Computer, opening the drive that stores ACH, opening Utilach.win folder, and right-clicking on the ACH file (usually ACH.dat) and "sending" the file to your CD.

## SECTION 6 SETUP

This program is used to set up certain values about your ACH file that normally do not change from month to month. After choosing the Setup option the following screen appears:

```

=====Setup=====
| Printer Names: (as defined in Windows Printer Properties) |
| 1: _____ Default Printer# (1-4):_ |
| 2: _____ |
| 3: _____ |
| 4: _____ |
|-----|
| Bank Draft File Locations: 10 Recs Per Block?_ ACH File Name:_____ |
| Company #1: _____ Bank Acct No. |
| Company #2: _____ o Print Normally o Print Masked o Do not Print |
|-----|
| File Header Info: | Company Batch Header Info: |
| Destination No: _____ Company Name: _____ |
| Originating No: _____ Id Type: __ 1=EIN 2=DUNS 3=Other |
| Destination Name: _____ Id Number: _____ |
| Originating Name: _____ Bank Acct#: _____ |
| Reference Code: _____ Bank No: _____ |
| | Entry Desc: _____ | | |
| | Service Class: _____ |
| | Entry Class: _____ |
| | Orig Status Code: _____ |
| | Discretionary Data: _____ |
| | Discretionary Data-2: _____ |
| | | |
| | Detail Info: | Dr | Cr |
| | Demand/Prenot Codes: _____ | _____ | _____ |
| | Savings/Prenot Codes: _____ | _____ | _____ |
| | GL/Prenot Codes: _____ | _____ | _____ |
| | | |
| | Save and Exit | Cancel and Exit | Print Screen |
|-----|

```

The user should answer the following questions:

- Printers:** user may define up to four printer names. These names should begin with "Prtname:" followed by the official windows printer name found in control panel. For example: "Prtname:HP Laserjet 5100".
- Default Ptr#:** enter a value of 1-4 to indicate which of the printers just entered should be the default when running the "Build" program.
- File Locations:** since the Utility ACH program interfaces with up to two sets of billing programs, the ACH program needs to know where the billing files are located. Your software installer will assist you with this value although \UTIL\BDFFile.dat will default.
- 10 Records Per Block:** some banks receiving your ACH file may require that your ACH file contain an even number of records in blocks of ten (10, 30, 40, etc). If so then enter Y to have the program to fill in at the end of the file with records containing all 9's in order to fill in enough records to make 10 records per block. Enter N if this is not necessary. In most cases this value should be "N".
- ACH File Name:** the "Build" routine creates an ACH file. This is what the file will be named. If no name is entered then "ACH.dat" will be the default name. NOTE: some bank's import software may expect the name to end with "txt" such as ACH.txt.
- Bank Acct No.:** for security purposes determines how to handle the bank acct no on the Build Rept. Mark the option "Print Normally" to print the full acct no, mark "Print Masked" to print in a 'masked' format (ex: #####5625), or mark "Do not Print" to leave the acct no. off the Build Rept.
- File Header Info:**
- Dest No.:** this is the nine digits transit/routing number of the organization (service center) who will be processing the bank drafts. This information should be known by your banker.
- Orig No.:** this is the nine digits transit/routing number of the organization who will originate the ACH file. This is normally your local bank.
- Dest Name:** this is the name of the organization who will be processing the bank drafts. This information should be known by your banker.
- Orig No.:** this is the name of the organization (service center) who will originate the ACH file. This is normally your local bank.
- Reference Code:** this is optional and is normally left blank but may contain information pertinent to the operator.

**Company Batch Header Info:**

Company Name: this is the name of your city or authority. Only 16 characters are allowed.  
Id Type: if the below id number is an Fed EIN number enter "1", a DUNS number enter "3", and any other number enter "9".  
Id Number: enter your identification number. Normally you will use a Fed EIN.  
Bank Acct#: Enter your city or authority's bank acct#. This is the acct# that will receive the bank draft monies.  
Bank No.: Enter your bank's id# (r/t#). This would be the bank where the bank drafts will be deposited. It may be the same id# as the "originating" bank.  
Entry Desc: this 10 character description may potentially print on the customers bank stmt. Examples include "UTIL BILL", "WATER BILL", etc.  
Entry Desc-2: this is a 10 character description which applies to company #2 that may print on the customers bank stmt (Ex: CABLE BILL). If only one company is being used then leave this blank.  
Service Class: this is an ACH standard class code to explain what is on the disk you are sending. If sending debit entries only enter "225" or if sending a mixture of debit and credit entries, enter "200". Debits are the individual customer entries while the credit is the entry putting the money into your city bank acct.  
Entry Class: this is an ACH standard class desc for prearranged payment and deposit entries which currently is "PPD" (Preauthorized Payment or Deposit).  
Orig Status Cd: enter "1".  
Discretry Data: this is a more lengthy description of the purpose of the bank draft such as "BANK DRAFT" or "MONTHLY UTILITY BILL".  
Discretry Data-2: this is a more lengthy description of the purpose of the bank draft which applies to company #2.

**Detail Info:**

Demand Codes-Dr: this is the ACH standard code for demand (checking) acct debits (payments) and its corresponding pre-notification code. These are currently 27 and 28.  
Demand Codes-Cr: this is the ACH standard codes for a demand (checking) acct credit (deposit) and its corresponding pre-notification code. These are currently 22 and 23. **Leaving the credit tran code blank means your company credit (deposit) entry is not written to the ACH file which is required by a few banks.**  
Saving Codes-Dr: this is the ACH standard code for saving acct debits (payments) and its corresponding pre-notification code. These are currently 37 and 38.  
G/L Codes-Dr: this is the ACH standard code for GL debits and its corresponding pre-notification code. These are currently 47 and 48 although GL these entries are not typically used.

After answering the above questions user should click on "Save and Exit" or "Cancel and Exit" to quit without updating. If user desires to have a print-out of this screen user may choose "Print Screen" before exiting.