

## Creating an ACH\* Collection

\*Service charge may apply.

- 1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**.
- 2. Click or tap **New Payment**, then select the ACH payment type: **Collection**
- 3. Origination Details
  - a. Select appropriate SEC Code

Note: PPD is used when sending or receiving funds from Individuals and CCD is used when sending or receiving funds from a business. The two types cannot be mixed in the same file.

b. Input **Company Entry Description**. Company Entry Description is what the transaction will appear as on statements with the business name as a pre-fix.

Note: Company Entry Descriptions must comply with NACHA rules per the purpose of the collection. Be aware of the requirements for these entries, such as Reversals and Retries.

The following table describes the required for entry based on the file type: Description Option Reversal files and entries **REVERSAL** REVERSAL must be used for all reversal files. Donation **DONATION** Return Fee Entry RETRY FEE RETRY FEE must be used for all fees associated with reinitiating a collection. **RETRY PMNT** Reinitiation Entry RETRY PMNY must be used for all collection transactions being reinitiated.

- c. (Optional) If applicable, select Subsidiary
- d. Select receiving **Account**
- e. Select **Effective Date**. The effective date is the date the funds will be withdrawn from the recipients' accounts.



- i. (Optional) If you select the current day to make a Same Day ACH collection, a confirmation message appears asking you to acknowledge that this type of collection may incur a fee for the expedited processing. Click Agree.
- 4. Recipient/Account
  - a. Click or tap Add Multiple Recipients
  - b. Select Recipients
  - c. Click or tap Add
  - d. Enter **Amount**
  - e. (Optional) Click or tap Recipient kebab menu and Select Expand Row to Notify Recipient or enter an Addendum.
    - i. Select the **Notify Recipient** check box to notify the Recipient. This option is only enabled if an email address is on the recipient's profile.
    - ii. Input **Addendum** Message
    - iii. Click or tap **Show Details** to review account information.

Note: If the transaction exceeds the Same Day ACH limit (\$100,000), an error banner appears and you cannot Draft or Approve the transaction until you select a new date or change the amount.

7. Click or tap **Draft** or **Approve**.

Note: ACH Collection files that are drafted must be approved in order to be processed. FAIRWINDS does not receive the ACH Collection file for processing until it has been approved. ACH Collection approval cutoff time: 4pm

- 8. Select appropriate secure access code destination
- 9. Input secure access code
- 10. Click or tap Verify
- 11. A confirmation message appears. Click or tap Close.

If you see an error message, contact us at 407.277.5045 for assistance.