

## 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<br>- REVERSAL must be used for all reversal files.                        | REVERSAL   |
| Donation   | DONATION   |
| Return Fee Entry<br>- RETRY FEE must be used for all fees associated with reinitiating a collection. | RETRY FEE  |
| Reinitiation Entry<br>- RETRY PMNY must be used for all collection transactions being reinitiated.   | RETRY PMNT |

- 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 The effective date is the date the funds will be withdrawn from the recipients' accounts.

