

# EZ-ACH<sup>7</sup>

---

## QUICK SETUP GUIDE

Thank you for choosing EZ-ACH<sup>7</sup>. This guide will help you set up your EZ-ACH<sup>7</sup> quickly and easily for your first use. For additional assistance please use the **AHelp@** function at any time.

### **DOWNLOAD INSTALLATION**

Step 1: Download the EZ-ACH demo, EZACHV4.EXE (1.1 mb) by going to <http://www.apc-services.com/ezach.html>. Save it to your hard drive. Once the file completes downloading, locate the file on your hard drive and double click the icon to automatically unzip the installation files.

Step 2: Locate and run the file on your hard drive. This will "unzip" the file into your C:\Temp\EZ-ACH directory unless you specify a different directory.

**NOTE:** If you don't know where the file was saved when it was downloaded, select **AFind@** from the Windows Start Menu and search for **AEZACHV4.EXE@**. You can either unzip the files to a temporary folder or to a floppy disk. Once the files are unzipped, locate the directory you unzipped the files to and double click the **ASetup@** icon. Follow the prompts for installation. This will install EZ-ACH<sup>7</sup> to the C:\PROGRAM FILES\EZACH\_v4 directory. EZ-ACH<sup>7</sup> can then be started from the **AStart@** menu.

### **FLOPPY DISK INSTALLATION**

Insert the floppy disk into your floppy drive. Click **AStart@**, **ARun@**, and type in [a:\setup.exe](#) and press **AEnter@**. Follow the prompts for installation. This will install EZ-ACH<sup>7</sup> to the c:\program files\ezachv4 directory. EZ-ACH<sup>7</sup> can then be started from the **AStart@** menu.

# **EZ-ACH<sup>7</sup>**

---

## **QUICK START GUIDE**

### **BEFORE YOU BEGIN**

Information you will need to begin creating ACH Origination files:

#### ***Bank Information***

- C Your Company's Bank or Credit Union's (CU) full name
- C Your Company's Bank or CU's Routing-Transit number
- C Your Company's Account number
- C Name of the next destination where your Bank or CU will send the ACH file (Usually, but not always, a Federal Reserve Bank or their correspondent bank)
- C Routing-Transit Number of the next destination
- C Your Company's Federal Tax ID Number

#### ***Client Information***

- C Name of person or firm receiving ACH debit/credit
- C Their Bank or CU's Routing-Transit number
- C Their account number (do not omit leading zeros)
- C Is the above account checking, savings or is it a general ledger transaction?

### **FIRST USE OF EZ-ACH<sup>7</sup>**

Click on Start/Programs/EZ-ACH V4/EZ-ACH to start the program. EZ-ACH<sup>7</sup> will ask if you want to register your program.

If you have not purchased EZ-ACH<sup>7</sup> yet and do not have a registration code, select **ANo@**. EZ-ACH<sup>7</sup> will operate in **ADemo@** mode. The demo does not provide the ability to create the ACH origination file.

If you do have your registration code, please enter it in at this time. Select **AOK@**. This will take you to the Create Administrative User ID screen.

### **LOG IN PROCEDURES**

To create the Administrative User ID, type in your name, log in name, and password. Click **AOK@**. You will be asked if you want to review EZ-ACH<sup>7</sup> preferences. If desired, select **AYes@**. You will be able to change the following settings:

#### ***General Tab:***

- C Display Welcome dialog when EZ-ACH<sup>7</sup> is started - The welcome dialog will ask if you would like to create a new ACH source file, open an existing one, open the last one used, or to create a new ACH file from the last ACH source file used.
- C Password Expiration Interval (days) - Defaults to 30 days.
- C Inactivity Timeout (minutes) - Defaults to 20 minutes
- C Effective Date Interval - Defaults to 2 days. Please check with your bank to confirm this information.

# EZ-ACH<sup>7</sup>

- C Diskette Drive to use for EZ-ACH<sup>7</sup> Backup - Select the drive and directory you would like to backup your files to.

## Audit Logging Tab:

- C All logging options are selected by default. Select and deselect the different options you wish to have logged.

## Advanced Tab:

- C Maximum Total Amount allowed in any ACH Source File - used for validity checking.
- C Maximum Total Amount allowed in any ACH Origination File - used for validity checking.
- C ACH Origination File ID Modifier - Leave this blank *unless* your bank specifically states that the File ID Modifier should be a specific letter or number. When left blank, EZ-ACH<sup>7</sup> will randomly generate an alphanumeric character for this.
- C By default, require pre-noting for all imported records
- C Value to use in ACH Origination File Header in place of originating RTN – use this field if your bank or CU requires your Federal ID number in the File Header Record.

Click **AOK@** when completed making your selections.

## CREATE NEW ACH SOURCE FILE

Upon completion of selecting your EZ-ACH<sup>7</sup> defaults, the welcome screen opens asking you to create a new ACH file or open an existing one. Select **ACreate New@** and click **AOK.@**

- C Select standard entry class code:
  - PPD** Prearranged Payment and Deposit (e.g. payroll deposits or loan payments)
  - WEB** Internet Purchases (Debits only)
  - RCK** Represented Check (Debits only)
  - POP** Point of Purchase
  - CCD** Cash Concentration or Disbursement
  - CIE** Customer Initiated Entries (Credits only)
  - TEL** Telephone Purchases (Debits only)
- C If the “Secure File” box is checked, only users who have access to secure files are able to open the file, use it to generate an ACH Origination file, import records into it, or perform file updates against it.
- C Enter whether the transactions will be Debit, Credit or Both unless otherwise noted. Example: Payroll deposits are credits, membership drafts are debits. Select **ABoth@** if you will be crediting one account and debiting another. For example, payroll deposits are credits to multiple accounts, but will probably debit only one account.
- C Enter the assumed Sort Pattern:

| <i>Unsorted</i>          | <i>Name</i>   | <i>Additional Data</i> | <i>Group Name</i> |
|--------------------------|---------------|------------------------|-------------------|
| <i>Routing Transit #</i> | <i>Amount</i> | <i>Expiration Date</i> | <i>Account #</i>  |
- C Enter the maximum dollar amount allowed per item. This is used to edit/check input data.
- C Verify the information entered and click **AOK@**.

## ENTER DATA

Once you create the source file, an Add Record window opens. Type in the following information:

# EZ-ACH<sup>7</sup>

---

- C *Client Routing Transit Number*: Identifies the client's bank
- C *Client Account Number*: Include ALL digits, including leading zeros, if any.
- C *Client Name*: Example - Smith, John
- C *Amount to be Credited*
- C *Additional Data*: Optional - This field can be used to further identify the client.
- C *Expiration Date*: Optional - When the record will expire within the file. (e.g. date loan payments will cease to be collected. Otherwise, leave blank.)
- C *Group Name*: Use this to group certain records together so that an ACH file may be originated for a specific group (example - Hourly Employee)
- C *Pre-noting Required*: All new records default to this option. Selecting this option will send the record through with a zero dollar amount. This will ensure that the Routing Transit number and Account number are valid. In most cases, an ACH source file record will be pre-noted no more than once. In fact, pre-noting a record is optional; if the RTN (Routing-Transit Number) and account information is known to be accurate, it is not necessary to pre-note that record. EZ-ACH<sup>7</sup> assumes that any record added to an ACH source file needs to be pre-noted. If a record that you are adding does not need to be pre-noted, you can force EZ-ACH<sup>7</sup> to consider the record already pre-noted by un-checking the Requires Pre-noting box on the Add/Modify Record dialog. By default, this box remains checked until a record is pre-noted, at which time the box is unchecked.
- C *Addenda Record*: Optional, add free form information
- C *Account Information*
  - C *Checking or Savings or*
  - C *Debit or Credit* (Note: This option will be grayed out if **Both** is not selected when setting up ACH Source file)

ENTER THE ABOVE FOR ALL CLIENTS.

Click **File**, **Save** and type in a name for your ACH Source file.

## CREATE FILE TEMPLATE

Create a Template with your bank information. *A separate template will need to be created if you use more than one bank.*

Click **Advanced**, **Template**, **Add**. Enter the following information:

- C **Template Name** (e.g. **Payroll, Dues**)
- C **Origination Bank/Credit Union Name** - The bank which will be processing the debits/credits (withdrawals/deposits) for you.
- C **Origination Bank's Routing Transit Number**
- C **Immediate Next Destination Name** - Your bank or CU will provide this information to you.
- C **Immediate Next Destination's Routing Transit Number**
- C **Company Name** - This will default to your company's name entered during installation. May be put on the client's bank statement.
- C **Company Entry Description** - 10 digit alphanumeric field. This is the description you want to use for

# EZ-ACH<sup>7</sup>

---

entries to be originated. This may be printed on the client's bank statement. For example, you may describe a file of payroll check deposits as **ADIRECT DEP®** or a file to collect membership dues as **ADUES®** or **AMEMBERSHIP®**.

- C Company ID - This field is required consisting of 10 Alphanumeric characters. Many companies use their Employer Identification Number preceded by a **A1®**.
- C Additional Information - Optional

## CREATE AN OUTPUT FILE

This function will allow you to submit the ACH file to your bank for origination. Please note that your ACH file is saved in your **.../Ezach\_V4/Output** directory. Your bank may require that you submit your ACH file to the bank two business days prior to the effective date of the file. You will need to transmit this ACH file via modem or hand delivered by diskette. Contact your bank for the preferred method of transmittal.

- C Select **AACH Origination®**, **ACreate®**.
- C Type a name for your file, select **ASave®**.
- C Select the source file you created earlier.
- C Select the template for your bank.
- C Type in the effective date of the file. This date should be the due date for the entries in this file.
- C Select the Group Name if applicable.
- C Click **AOK®**.
- C Do you want to include another ACH source file in this ACH output file? If yes, repeat steps above, skipping the first two.

### *CONGRATULATIONS!*

*YOU HAVE SUCCESSFULLY CREATED AN ACH FILE READY FOR THE FEDERAL RESERVE SYSTEM!*

Thank you for choosing **EZ-ACH<sup>7</sup>**!