ACH Module Protocol

The following instructions detail the steps for (1) setting up new ACH payments in Down Home Solutions, (2) the creation of monthly ACH files and (3) the processing of ACH payments in Finance to Community Bank. Additional information can be found on the Down Home Solutions website in the “Help” section under “ACH Module”.

CODI STAFF

**For new ACH payments:**

CODI loan customer must complete and sign “Recurring ACH Payment Authorization” form.

Payment information for new ACH customers must be sent as a “pretest” 30 days before first ACH payment is scheduled to be processed.

* Log-in to Down Home Solutions website in the Navigation Panel
* Click “Add New”
* Select “Pretest (ACH)” from the dropdown menu. Enter a posting date in the future.
* Click “Filter”
* Click “Generate”, then click “Download ACH Files”.
* File will be downloaded as a zip file. Zip files cannot be sent to Finance/bank. Right click on zip file, click “show in folder”, click on “open with Windows Explorer”
* Save file to the “ACH Files” folder on desktop

Email & attach the newly created NACHA file to Finance with the customer name and monthly payment amount indicated as per the “Recurring ACH Payment Authorization” form.

CODI STAFF

**For recurring monthly ACH payments:**

Create new folder on desktop titled “ACH Files”

On the 20th of each month or the first business day thereafter:

* Log-in to the Down Home Solutions website
* Click “Batch Payments”, click “Add New”
* Category is “ACH”, check box indicating “Holiday”
* Filter, Generate and Download ACH file to your computer.
* File will be downloaded as a zip file. Zip files cannot be sent to Finance/bank. Right click on zip file, click “show in folder”, click on “open with Windows Explorer”
* Save file to the “ACH Files” folder on desktop

Email & attach the newly created NACHA file to Finance with customer names and monthly payment amounts indicated as per the “Recurring ACH Payment Authorization” form.

11/9/2021

FINANCE DEPARTMENT

**Transmitting monthly ACH payments to Community Bank:**

CODI staff sends ACH file to Program Accountant no later than the 27th of each month to enable scheduling of the loan payments on the 1st of the month.

* + The NACHA file created by DHL does not have the loan amounts.
	+ CODI staff need to send the loan amounts via email.
* For new loans a new NACHA file needs to be uploaded to Community Bank
	+ Routing and account info can be edited for those loans already set up
* Program Account / CFO
	+ Log into Community bank online
		- Need user ID, password, and security code (need token from VIP Access)
	+ Business Online “box” 🡪 ACH tab 🡪 Batch list
	+ Once a NACHA file has been uploaded and pretest done, a batch (template) is already set up on the Community Bank website.
	+ Under “select option” drop down “edit” can be used to change the monthly amount and bank information for each client if needed.
	+ After any edits are completed in the select option drop down chose “Initiate”
		- Select effective date for ACH to take place
		- Click “initiate” box
	+ Confirmation emails are received
	+ Log in on the 1st and print off confirmation that funds were received
	+ Email confirmation to CODI staff

CODI STAFF

**Additional Information:**

ACH payments will post automatically to the customer’s loan. However, if the customer has indicated on the “Recurring ACH Payment Authorization” form they wish to make monthly ACH payments greater than the regular monthly payment amount – the extra payment amount must be processed manually as an “AT – additional transaction for current payment period”.

Email all ACH payment details indicating amounts applied to principle & interest for each payment processed (including manually processed extra payments), batch number (in lieu of check #), name & date to Finance.

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