G NACHA Payments

2017 - Spring Edition

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Overview

NACHA (National Automated Clearing House Association) payments offer a very low-cost, effective solution to receiving Member payments electronically. Office now has the capabilities of accepting ACH payments directly from your Club's Members, without the need for an intermediary processor, such as ETS, or Open Edge.

Use Case(s)

In addition to (or in lieu of) accepting Member Credit Card Payments, which oftentimes have high processing fees that impact the bottom line, Management wanted to provide Members with another option to pay their monthly statement electronically, via ACH. With significantly lower fees than credit card processors charge, Clubs are now able to utilize their primary bank for processing ACH's directly, and provide Members with this additional payment convenience.

NACHA Setup

To ensure ACH is set up and working properly, there are four main areas that need to be addressed within Office, and one that needs to be addressed directly with the Bank your Club chooses for processing.

- 1) Cash Receipt Type- Bank ACH
- 2) Member Bank Account(s)
- 3) General Ledger Bank Account(s)
- 4) Member Payments ACH File Generation
- 5) Upload ACH File to Primary Bank (contact your Banking institution for instructions)

Cash Receipt Type- Bank ACH

Configuration of the Bank ACH Cash Receipt Type is the first and most essential step to processing NACHA payments. Specifically, the club must ensure the Bank ACH Cash Receipt Type is **NOT** linked to a Merchant Processing Token. Please follow the below instructions to properly configure the Bank ACH Cash Receipt Type. If the club is currently accepting ACH payments through one of our integrated third party processors, please see the <u>Switching from</u> <u>Integrated ACH Processor to NACHA Payments</u> section of this document for more information on switching to NACHA payments.

To access Cash Receipt Types, select **Membership** across the top toolbar and choose **Cash Receipt Types**.



Double-click on the **Bank ACH** Cash Receipt Type.

Home							
		×	×	 	8		(?)
New	Edit	Delete	Export	Refresh	Clear Filter	Active	Help
Name			Descri	ption	💌 Default	AR Ledger	ID
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Credit Ca	rd	-	Credit	Card			
Bank AC	н		Bank	ACH			
PayCloud	ACH						
PayCloud	CC						

Ensure the **Token** field is set to **NONE**.

Cash Receipt Type	s X
Home Bank ACH	×
	🗳 🧐 🚱
Edit Cash Receipt Ty	pes
Name:	Bank ACH
Description:	Bank ACH
Debit Account:	00-1020-000 Cash - Operating
Default AR Account:	(None)
Payment Type:	ACH Token: (None)
	Post to G/L With Detail

Member - Bank Account(s)

To effectively receive an ACH payment from a Member, the Member's profile must first contain the appropriate banking information. Within the Membership Module, Manage Members section, select a Member, and then navigate to the **Bank Accounts** tab within the Financial Information section of the Member's profile. Click **New** to add an account, complete the tab for the Member's account they wish to use for ACH payment purposes, and click **Save and Close**.

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Manag	e Members	Home		10	-				
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🔞 Credit	Book Expiration 🕞	14	Smith	Robert	(919)	349-3	rbrady@mcc	onnellaolf.com	03
-		00110	Myers	Robert J.	(510) 5	55-1234	myers@nvyah	po.com	(
Clu	b Intelligence	00121-D	Rivera	Robert					
_		00168	Wyatt	Robert W.	(510)	555-1	wyatt@nvgn	nail.com	06
Acc	counts Payable	00173-B	Sargent	Robert	(925) 5	55-1234	sargent@nvwd	rldfranchising	
-		00191	Meadows	Robert S.	(510)	555-1			06
		00191-B	Meadows	<mark>Robert</mark> a A.	(510) 5	55-1234			
	pioyees	00202	Brady	Robert	(925)	555-1	rbrady@club	essential.com	06
		00207	Albert	Robert Loui	is (925)	555-1	albert@nvgr	nail.com	06
🤭 Ger	neral Ledger	00243	Adkins	Robert M.	(510) 5	55-1234			(
		00258	Estrada	Robert	(510)	555-1	estrada@nv	sbcglobal.net	06
Gui	ests	00312	Burt	Robert E.	(510)	555-1	burt@nvmpf	i.com	06
-		00408	Oneil	Robert L.	(510)	555-1	oneil@nvroc	kwoodcap.com	06
		00410	Weaver	Robert L.	(760) 5	55-1234	weaver@nvao	.com	(
Gu	est Rooms	00453	Cummings	Robert G.	(510)	555-1	cummings@	nvyahoo.com	06
		(1)79	Macdonald	Robert A.	(925)	555-1	macdonald@	nvha-cpa.com	06
📔 Ma	rketing	495	Workman	Robert	(510)	555-1	workman@n	vme.com	06
_		00501	Lindsay	Robert C. (Cic	a) (510)5	55-1234	lindsay@nvaol	.com	(
Me Me	mbership	00502	Pratt	Robert Hug	n (415)	555-1	pratt@nvflyj	etnow.com	06
		00515-8	Ortiz	Robert C.	(925) 5	55-1234	or uz@nvaimfai	r.com	



The Member must have banking information set up to make an ACH payment.

General Ledger - Bank Account(s)

In addition to having a Member's banking information, the Club's Cash Account that will be receiving the payments from the Members must also be set up properly. Within the **General Ledger** top menu, select **Accounts**, and then double-click on the appropriate cash account that will be receiving the ACH payment.

Ger	neral Ledger		Tom	s Memb	ership POS	System	Help					
-	Overview	Go To	and We	bsite 🕝	Help Videos	🗐 Support	Request	🕑 Select Theme	• •			
3	Accounts	-(2)	9 4								
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1	Budget Types		_		-	-						
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-	Pollus		<mark>ash</mark> - Ope	erating	-		Current	Asset	Cash	& Equivalents		
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1060			<mark>ash</mark> - Oth	her			Current	Asset	Cash	& Equivalents		
1070		-	ach - Nev				Current	Accet	Ourrei	t Accet		

Navigate to the **Banking** tab, and populate the **Bank Name** and **Routing Number** fields.

🖏 Accounts 🗙 📹	Manage Members 🛛 💖 Approve Payment Batches
Home Cash - Operatin	ng X
Account Category:	Cash & Equivalents
Account Number:	1020
Name:	Cash - Operating
Departmental Roll-Up:	Cash 🔍 😫
Consolidated Roll-Up:	Cash
Description:	* *
Type:	Checking Account
	Show Below P&L Line On Income Statement
Departments Ban	king Blackboard
Bank Name:	TROT NOT ALL SAVE
Routing Number:	
Account Number:	104030 (3613)
Next Check #	8000
MICR:	

These fields must be populated to issue the proper ACH file.

Member Payments - NACHA File Generation

Once the proper Member(s) and Club account have been set up properly in the system, proceed to the Payment Wizard to generate the appropriate NACHA file for the bank. Navigate to **Membership**, **Member Payments**, and click **Quick Add** to initiate a ACH payment batch.

Membership	~	🤫 General Ledge	er Transactions	Not Accounts	Manage Members 🛪			
📹 Manage Members	0	Home	✓					
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🖄 Credit Book Expiration		Batch Control N	lumber	Francaction Date	Cash Persint Type	Amount	Posted	
Gift Card Expiration		0 CR02046	umber	10	03/2016 Bank ACH	¢130.53		
- · · ·	(-	0 CR02045		10,	03/2016 Bank ACH	\$139.53		-
Month End Wizard		CR02043		09	29/2016 Bank ACH	\$0.00		
Club Intelligence		0 CR02042		09	29/2016 Cash	\$0.00		
Cido Intelligence		CR02041		09	29/2016 Bank ACH	\$9,247.43		
1		0 CR02040		09	27/2016 Bank ACH	\$9,297.43		
Accounts Payable		CR02037		09	27/2016 Bank ACH	\$835.00		
_		CR02035		09	23/2016 Cash	\$100.00		
Employees		0 CR02034		09	23/2016 Credit Card	\$0.00		
-		CR02033		09	23/2016 Cash	\$100.00		
		CR02031		09	22/2016 Bank ACH	\$835.00		
General Ledger		CR02029		09	22/2016 Credit Card	\$0.00		
		0 CR02028		09	21/2016 Bank ACH	\$9,185.34		
🚺 Guests		CR02027		09	21/2016 Credit Card	\$746.00		
-		CR02026		09	21/2016 Bank ACH	\$9,185.34		
Guest Rooms		CR02025		09	/21/2016 Cash	\$0.00		
	-	0 CR02024		09	21/2016	\$0.00		
	(1	CR02023		09	21/2016 Credit Card	\$385.00		
Marketing		0 CR02022		09	21/2016	\$0.00		
	5	00601	Mcleod	Robert	(510) 555-1 mcleod@i	nvcomcast.net	06/15/	201
📹 Membership 🗡		00616	Blackwell	Robert E.	(510) 555-1234 blackwell@	nvcomcast.net	06/15	/20
-		00641-E	Williamson	John <mark>Robert</mark>				
		00662	Mosley	Robert S.	(510) 555-1 mosley@	nvmsn.com	06/15/	201

Complete the Payment Wizard as normal, with the following highlighted exceptions. Ensure Bank ACH is chosen, and Export NACHA File has been selected. Once Export NACHA File has been selected, the NACHA Settings box will open. Contact your bank to receive the proper information to populate the NACHA settings fields. These will be unique to your bank.

Cash Receipt Wizard	? X
Cash Receipt Wizard	
Step 1: Select Cash Receipt Batch. TR02099 Step 2: Select the date you wish to use for these transactions. 3/16/2017 Bank ACH Bank ACH Bank ACH Bank ACH Bank ACH Charlen Select processing method Charlen Select and members with non-zero balances that are configured for statement Autor Process For Selected Member Type: Charlen Select and an members with non-zero balances that are configured for statement Autor Process For Selected Member Type: Charlen Select and Member Group: Driv Process For Selected Member Sero: Step 5: Select data entry mode options. Propulate Check Amount with Members AR Balance Member's AR balance as of fast statement date including any posted payments. Cher Member's AR balance as of fast statement date. Step 6: After making your selections, dick on Next to continue.	6
Close	Back Next

If **NACHA Settings** are not populated, error message will appear, and you will not be allowed to proceed.



Once populated, proceed to next screen. When populating information in this screen, ensure to select the Member's account that is to be utilized for ACH payments (previously set up in Member's profile) in the **Payment** field. Once complete, click **Save NACHA File**.

				ash Receipt Wizard					
		Enter Ca	sh Receipts			C	urrent AR Balances		
	☑ Member	V Check No. V	Amount V Payment	✓ Ledger	V	AR Name	Balance Due	Remaining	
۶.	[14] Smith, Robert	TEST	\$139.53 ***** 9999	00-1200-000 Accounts R	leceiva 🔍	 Accounts Receivable 	\$139.5	53	\$0.0
*			\$139.53	7			\$139.	53	\$0.
			R			Distribute Payments			
						Amount To Transfer:	\$0.00		
				8		Destination AR:	None}		0

Name the NACHA file (end name with .txt) and save file to location of your choice.



The NACHA file is now available for uploading to the Bank.



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tes	tnachc.txt

Image: State	Recycle Bin		
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Complete wizard and posting as normal.

When reviewing General Ledger History, note that ACH file shows successful file generation.

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Amou	int 🔺	Posted	Transac	tion Date	Name		1	Check Number	PPI Status	PPI R	esponse)	
	\$139.53	3		10/03/20	16 Smith, R	lobert		TEST		1 NACE	IA record ge	nerated su	ccessfully at 10/3	/2016 2:10:24 PM		
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Ð		09/29/201	6 Bank AG	ЭН		CR02041			\$9,247.43	3 [1					

Upload ACH File to Primary Bank

Once complete with the Office steps above, follow your Bank's instructions to upload NACHA file to your Club Bank's website.

Switching from Integrated ACH Processor to NACHA Payments

Please contact Office support if the club is switching from a currently integrated third party ACH processor to NACHA payments.

Best Practices

Ensure set up of Member Bank Account and Club G/L Cash Account are proper to reduce/eliminate processing delays.

Frequently Asked Questions

What are the major benefits of taking ACH payments?

It is a very low-cost solution that allows Members the ease of making electronic payments, and Clubs the ease of accepting electronic payments. It also gives Clubs the power to work with the Bank of their choice directly without the need for an intermediary processor.