Help Card: ACH Payments
Regions iTreasury

The following information provides guidance to help Administrators with sending ACH "Corporate/Vendor Payments" within Regions iTreasury®. NOTE: Fields may be slightly different based on the ACH transaction type.

ACH Payments

1. After logging in to iTreasury, hover over the **Payments** tab and select **Payment Management** > **Add a New Payment** > **Select a Payment Type or Payment Template** (descriptions below) > **Payment Subtype** (defaults to NACHA) > **Continue**.
   - To send a freeform ACH, click **Select a Payment Type.**
   - To use an ACH template, click **Select a Payment Template.** Once selected, choose an approved template from the drop-down menu.

2. Complete all required fields within the **Originator Information** section.
   - **Originator ID**: Select the Originator ID from the drop down menu. After choosing the **Originator ID**, the following fields will auto-populate: ACH Company, Company ID/Name, Offset Account, and Batch Descriptions. The Offset Account will also display in the drown down menu next to the Company ID/Name.
   - **Effective Date**: select the date when the ACH transaction will credit the account. **NOTE:** Regions recommends entering and submitting ACH items two days prior to the desired effective date. The **Effective Date** will default to the next business day. If a **Same Day ACH Company ID** is being used, you can select the current business day from the calendar icon. Same Day effective dates for non-Same Day ACH Company IDs are not guaranteed for same day processing.
   - **Batch Description (optional):** This field will auto-populate the transaction type used for the payment.
   - **Descriptive Date (optional):** You may enter a transaction date that you want to appear on the beneficiary's account statement.
   - **Comments (optional):** This field is for internal comments regarding batch and transaction records. Information entered within this field is stored with the transaction, but is not forwarded with the payment.

3. Complete all required fields within the **Beneficiary Bank Information** section.
   - **Corporate/Vendor Name:** Enter the Corporate/Vendor name.
   - **Corporate/Vendor ID:** Enter the Corporate/Vendor ID.
   - **Discretionary ID (optional):** Use this field to include any additional beneficiary data (e.g., payment description, beneficiary name and/or ID).
   - **Corporate/Vendor ABA:** Select the Corporate/Vendor bank routing number.
   - **Corporate/Vendor Bank Name:** Once the Corporate/Vendor ABA field is populated, information within the Corporate/Vendor Bank Name field will auto-populate.
   - **Account Type:** Select the appropriate account type (checking, savings or loan).
   - **Amount:** Enter the amount to be paid.
   - **Create Prenote (optional):** If this field is selected, the system will allow for a "prenote" (i.e., zero-dollar transaction) to reflect in both the sender's and recipient's account to test payment delivery channels. **NOTE:** If uninterested in creating a prenote transaction prior to sending your live payment, leave this box unchecked.
   - **Hold (optional):** Check this option if you would like to place a hold on the payment.

- Addenda Format (optional): Select either **Freeform** or **Formatted**. **NOTE:** While processing **Freeform** addenda choose the **Addenda Code** from the drop down menu and proceed to fill out the **Addenda** field with the corresponding information. While processing a **Formatted** addenda, fill out or select the following fields.

  o Total Invoice amount
  o Terms Discount
  o Payment Adjustment
  o Adjust Reason Code (Select)
  o Reference Number
  o Reference Number Type (Select)
  o Addenda
  o Transaction Comment - This field provides additional space for transaction notes. Information in this field is stored with the transaction.

- **Beneficiary Exclusion Dates (optional):** By selecting one or more exclusion dates, you can exclude a beneficiary from a payment.
- **Add another Beneficiary (optional):** Use this feature to add another payment item within the current batch.
- **Saving Payment as Template (optional):** Check the box under **Payment Summary** if you would like to save this payment as a template for future use. Once selected, the **Template Code** and **Template Description** fields will display. Create a **Template Code** which will name the template. Next, create a **Template Description** to help identify the template in the future. Then click **Submit**. Templates are created when the payment is submitted. **NOTE:** A template **will not** be created if the payment is Saved for later use.

4. Click **Submit**.
   - If you are set up with **Auto-Approval**, you will receive a ROOBA challenge upon submission. After successful ROOBA authentication, you will be taken to the **Payment List View** where the transaction will transition from an **Entered** status to an **Approved** status. When the transaction is successfully scooped and released for processing, the status will transition to **Submitted to Bank**.
   - If you do not have **Auto-Approval**, you will be redirected to the **Payment List View** screen. Next, select the transaction and click **Approve**. You will then receive a ROOBA challenge. After successful ROOBA authentication, the ACH transaction will transition from an **Entered** status to an **Approved** status. When the transaction is successfully scooped and released for processing, the status will transition to **Submitted to Bank**.
   - If you have **Dual-Approval**, the final approver will receive the ROOBA challenge. When the transaction is successfully scooped and released for processing, the status will change to **Submitted to Bank**.
     NOTE: The iTreasury system will warehouse the transaction for two days prior to the effective date.

Questions?

Should you have any additional questions, or need further assistance, please contact Regions Client Services:

  o **Email:** ClientServicesGroup@regions.com
  o **Phone:** 1-800-787-3905 (domestic), or 001-205-560-9505 (international)