

See below to learn more about how to fill out the ACH Electronic Setup information in Cash Management Accounts as pictured in this Spectrum screenshot.

Electronic payment format \_\_\_\_\_

Not defined  
 United States (ACH)  
 Canada (AFT)

Header Text: None

Required for ACH processing \_\_\_\_\_

Company name	<input type="text"/>	File ID modifier	<input type="text" value="A"/>
Receiving ABA #	<input type="text"/>	Priority code	<input type="text" value="01"/>
Immediate dest name	<input type="text"/>	Company ID	<input type="text"/>
Sending ABA #	<input type="text"/>	Originating DFI	<input type="text"/>
Immediate origin	<input type="text"/>		
Immediate origin name	<input type="text"/>		

Use NACHA service class code 200 and balanced file format?  
Secure account number   
 Start the company discretionary data field with zeros?



Optional defaults \_\_\_\_\_



Reference code	<input type="text"/>
Company entry description	<input type="text"/>
Export file name	<input type="text"/>



# ACH Electronic Payment Setup (United States) - Field Descriptions

Use this table for reference when the **United States (ACH)** electronic payment format is selected.

 **Note:** All fields are required for ACH processing, unless otherwise noted.

Field	Description
Company name	Accept or edit the company name that defaults from the <b>Company Installation</b> screen; max 16 characters.
Receiving ABA #	Enter the four-digit transit routing number and the four-digit American Bankers Association (ABA) number of the ACH or receiving point (your bank).   <b>Note:</b> Data in this field automatically populates the <b>Immediate dest name</b> field.
Immediate dest name	Enter the name of the ACH or receiving point for which the file is destined (your bank).
Sending ABA #	Enter the transit routing number of the ACH operator. Enter the four-digit transit routing number and the four-digit ABA number of the ACH or sending point of the file (your company).   <b>Note:</b> Data in this field automatically populates the <b>Immediate origin</b> field.
Immediate origin	Accept or edit the default text.

<b>Immediate origin name</b>	Enter the name of the ACH or sending point that is transmitting the file (your company).
<b>Use NACHA service class code 200 and balanced file format?</b>	<p>Select this checkbox to use a balanced file format. The National Automated Clearing House Association (NACHA) service class code 200 identifies ACH entries in a batch as mixed debits and credits.</p> <p> <b>Note:</b> If you select <b>Use NACHA service class code 200 and balanced file format?</b>, you must enter a secure account number.</p>
<b>Secure account number</b>	Information in this field does not display on other screens or reports, which allows the cash manager to record account numbers for electronic payments without revealing confidential information to unauthorized users.
<b>Start the company discretionary data field with zeros?</b>	<p>To accept the default company code, leave this box unselected.</p> <p>Select this checkbox to default three zeros in positions 21-23 of the Company/Batch Header Record in files exported from the <a href="#">Export Electronic Payments</a> and <a href="#">Write Automatic Deposits</a> screens. Refer to <a href="#">Company/Batch Header Record (Record Type 5)</a>.</p>
<b>File ID modifier</b>	<p>Default value is "A". This entry displays in the File Header Record to distinguish multiple files created on the same date. See <a href="#">File Header Record (Record Type 1)</a>.</p> <p> <b>Note:</b> Only uppercase A-Z and numbers 0-9 are permitted in this field.</p>
<b>Priority code</b>	Accept or edit the default text; max two characters.
<b>Company ID</b>	The originator, or company ID number begins with an American National Standards Institute (ANSI) one-digit Identification Code Designator (ICD) followed by a nine-digit identification number.

Originating DFI	Enter the originating Depository Financial Institution (DFI), or the transit routing number of the original bank.
Reference code	<p>(Optional) Enter originator information.</p> <p> <b>Note:</b> Check with your bank for information they may desire in this field.</p>
Company entry description	(Optional) As the originator, your company can enter a description that displays to the receiver.
Electronic file name	<p>(Optional) Enter an automatic deposit file name for the export.</p> <p> <b>Note:</b> Text entered here defaults to the Export Electronic Payments screen. See <a href="#">Export Electronic Payments</a>.</p>