



Business online banking.

Guide to business payments - ACH and wires.

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Creating ACH and wire recipients.

This guide will show how your business can create recipients and process ACH and wire transactions using STCU's business online banking. You'll also find detailed instruction for manual entry of ACH recipients, domestic and wire recipients, as well as importing ACH recipients using non-NACHA formatted files.

An ACH recipient can be a person or business receiving credit or debit as part of the ACH transaction. Wire recipients are receiving credit from the business.

Businesses not using the ACH Upload feature will need to add ACH recipients to STCU business online banking. ACH recipients can be added using a few different methods: manually adding a recipient, ACH Import, or creating a one-time recipient.

Wire recipients must be manually added to the system (both domestic and international).

Creating ACH recipients (manual entry).

ACH recipients added to the system can be edited or deleted at any time. The following steps will walk you through the process of manually adding an ACH recipient. Recipients currently in a batch template must be removed from the template before they can be deleted from the recipient table.

Before an ACH transaction can be manually sent, a recipient must be created. An ACH recipient can be a person or business receiving credit or debit as part of the ACH transaction.

1. Click the Business payments button on the left menu of STCU business online banking.
2. Select the Create recipients button on the upper right of the screen.
3. Click Create payee, and select Domestic from the Transfer type drop-down menu under the Beneficiary heading, then select Next.
4. Select ACH. **Note:** ACH and Wire can be selected for the same payee/recipient. If you select wire, the form will change dynamically to open the necessary fields to set up a recipient who can receive both ACH transactions and wires.
5. To set up an ACH recipient, select Consumer or Business from the Consumer/ Business drop-down menu.
6. Enter information in each of the fields based on the definitions below:
 - Consumer/Business: STCU business online banking labels the PPD SEC code "Consumer" and the CCD SEC code "Business." You should select the SEC code that is appropriate for the recipient that is being entered in the system.
 - Name: enter the name of the business or consumer. **Note:** Do not use special characters (i.e., &)
 - Email: email address of the recipient. (optional)
 - Reference number: the detail in this field is used to differentiate between two recipients with the same name. This field can be populated with an invoice number, employee number, or other details that are unique to the recipient. (optional) Do not use special characters such as &, @, and #.
 - Account number and account type: enter the account number and account type to which the payment will be sent or pulled from.
 - Routing number: enter the routing number of the Recipient's financial institution associated with their account number.
7. Click Next.
8. Enter the company Description. This is a short (10 characters) description that informs the receiver of the

transaction purpose, such as “payroll,” “purchase,” or “gas bill.” The value entered in this field will be used to populate the Batch header, Company entry description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if you associate the recipient to a batch created within our system.

9. Review the details and click Save.
10. After receiving confirmation that the recipient/payee was successfully created, click Close.

Creating domestic wire recipients.

Before sending a wire to a person or business, the payee/recipient must be added to STCU business online banking.

1. Click the Business payments button on the left side menu in business online banking.
2. Select the Create recipients button, and then select Create payee.
3. To create a domestic wire recipient, select Domestic from the Transfer type drop-down menu.
4. Click Next.
5. Select the Wire check box.
6. Enter information in each of the fields based on the definitions below:
 - Consumer/Business: STCU business online banking labels the PPD SEC code “Consumer” and the CCD SEC code “Business.” Select the SEC code that is appropriate for the recipient.
 - Name: the name of the business or person to whom the wire is being sent.
 - Contact Name: the name of the specific contact receiving the wire.
 - Email: enter the wire recipient’s email address. (optional)
 - Reference Number: the detail in this field is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, an employee number, or other details unique to the recipient. Do not use special characters.
 - Phone Number: enter the wire recipient’s phone number. **Note:** this field is optional but recommended.
 - Fax Number: enter the wire recipient’s fax number. (optional)
 - Account Number and Account Type: enter the account number and account type to which the payment will be sent.
 - Address 1, Address 2, City, State, and ZIP code: enter the address details for the wire recipient.
 - Wire Routing Number: enter the routing number of the recipient’s financial institution associated with their account number.
 - Financial Institution Name: The system will pre-fill the financial institution name after entering the routing number.
 - Address 1, Address 2, City, State, and ZIP code: enter the address details for the financial institution receiving the wire.
7. After all required fields are completed, click Next.
8. Select the Recipient financial institution or the Intermediary financial institution check box, if applicable. Skip to “Step 10” described below if the Recipient financial institution or the Intermediary financial institution options do not apply to the wire you are sending.
9. Complete the applicable fields for the Recipient’s financial institution or the Intermediary financial institution if required.
10. Click Next.

11. Review the wire recipient details.
12. Click Submit. The system will return a success message.
13. Click Close.

Creating international wire recipients.

Before sending a Wire to a person or business, the payee/recipient needs to be added to STCU business online banking.

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Create recipients button, then select Create payee.
3. To create an international wire recipient, select International from the Transfer type drop-down menu under the “Beneficiary” heading.
4. Click Next.
5. Enter information in each of the fields based on the definitions below:
 - Consumer/Business: STCU business online banking labels the PPD SEC code as “Consumer” and the CCD SEC code as “Business.” Select the SEC code that is appropriate for the recipient that is being entered in the system.
 - Name: the name of the business or person to whom the wire is being sent.
 - Contact Name: the name of the specific contact who will be receiving the wire.
 - Email: enter the wire recipient’s email address. (optional)
 - Reference Number: The detail in this field is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number, or other details that are unique to the recipient. Do not use special characters.
 - Phone Number: enter the wire recipient’s phone number. **Note:** this field is optional but recommended.
 - Fax Number: Enter the wire recipient’s fax number. (optional)
 - Address 1 (required), Address 2 (optional), Address 3 (optional): Enter the street address of the financial institution where the wire is being sent. Note: Specific address formatting is not supported for varying address entries for international recipients.
 - IBAN/CLABE/Account Number: Enter the IBAN/CLABE/Account Number to which the wire will be sent.
 - SWIFT/BIC: Enter the SWIFT/BIC. A SWIFT code is an international bank identifier code, also known as a Bank Identifier Code (BIC). A SWIFT code consists of 8 or 11 characters.
 - Financial Institution Name: enter the name of the financial institution that will receive the wire on behalf of the consumer or business above.
 - Address 1 (required), Address 2 (optional), Address 3 (optional): enter the address details for the financial institution receiving the wire.
6. After all required fields are completed, click Next.
7. Select the Recipient financial institution or the Intermediary financial institution check box, if applicable. Skip to Step 9 if the Recipient financial institution or the Intermediary financial institution options do not apply to the wire you are sending.
8. Complete the applicable fields for the Recipient institution or the Intermediary financial institution if required.
9. Click Next.

10. Review the wire recipient details.
11. Click Submit. The system will return a success message.
12. Click Close.

Importing ACH files and Recipients.

The ACH Import feature is available for businesses to add non-NACHA formatted files and ACH recipient information to STCU business online banking. Using the ACH Import feature enables you to avoid the task of manually re-entering batches and payees.

ACH Import will accept non-NACHA formatted files such as .csv files, .txt files and fixed-length files. To import ACH recipients and batches, provide the following information for each recipient:

Required:

- Account Number.
- Routing Number.
- Account Type (Savings or Checking).
- If the recipient is a consumer or business.
- If the recipient is receiving credit or being debit.
- Amount of ACH (this can be changed when initiating a batch or single entry ACH).
- Recipient ID: this is a unique identifier for the recipient. The system supports alpha-numeric characters. It is used to differentiate between recipients with the same or similar names.

Optional: Addenda/Memo.

Importing non-NACHA formatted batches from a delimited file.

To set up a non-NACHA formatted batch file, such as a .csv file, the delimited file must include the columns described below. Note: Columns do not have to be in this order and do not require a heading. See below for data requirements for each of the columns. Ex. Data included in the Type of payment column must be either = Consumer or Business. If this column's data contains PPD or CCD, the file will not import.

Columns:

- Amount – formatted in dollars “\$.”
- Reference number (Employee ID, Invoice Number) – Remove special characters from data.
- Type of payment (Consumer or Business).
- Name of person receiving funds - Remove special characters from data, i.e., “Mary & John Smith.”
- Account number where funds will be sent.
- Routing number where funds will be sent – formatted as “text.” Note: the routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool. See Formatting the Routing Number as a Text Cell section.
- Account Type (Checking/Savings).
- Payment Type (Credit/Debit).

Once the delimited file is prepared, it is ready for import.

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Click Create recipients.

3. Select Import batch from file.
4. Choose Import delimited file. (The import of batches on .csv files fall under this option.)
5. Click the Choose File button to import the prepared file.
6. Under the Add or update? drop-down menu select Add new batch or Update existing batch.
 - If updating an existing batch, select the name of the batch to update.
 - If adding a new batch, enter the Name of the batch. Batch names will not display in the file but are used by business users to identify the batch template.
7. Enter the Name of the batch. Batch names within the same business cannot be repeated.
8. Select the Batch type: Consumer or Business.
9. Select the Payment type: Credit or Debit.
10. Enter the Description. Limited to 10 characters or less. This data will display as part of the ACH transaction in the recipient's transaction history.
11. In the Delimiter field enter a “,” for common delimited files, “;” for semi-colon files, etc. The delimiter is the character used to separate the information in the file.
12. Select Payroll Batch checkbox if importing a restricted batch that should only be visible for users with the ACH Payroll entitlement enabled.
13. Click Next.

Mapping delimited file data.

When importing recipients, STCU business online banking relies on the user to map the data provided in each column of the file. Business online banking mapping tool parses out the information provided in the file using the chosen delimiter. This screen enables the user to select what each column of information in the file represents.

1. To re-use the mapping for future imports, click the box labeled “Save this mapping for re-use with future imports” at the top of the page. This option will save time during future imports if those files have the same order/mapping of fields.
2. Click in the drop-down menu fields to the left of each row to identify that row of information.
3. If the imported file contains header or footer information that should not be mapped as part of the import, use the Start Row indicator to set where the system should begin importing data. Additionally, the End Row indicator can be used to indicate where the system should stop importing data. **Note:** if an offset account is in the data you are importing, utilize the End Row before the offset data to avoid importing your offset account as a recipient.
4. Click Next when all rows of data have been labeled. **Note:** although Memo displays, it is an optional field. If there are any errors or missing information, an error message will display indicating the error in the data.
5. Click Confirm.

Note: after mapping has been completed, the ACH Batch and the individual payees within that batch will be added to the recipients list as well as a batch template created with the batch information. Recipients and batches added in this manner can be edited by entitled users as needed. When utilizing the Update existing batch feature, the confirmation will present data updates from your file in bold text as well as any new recipients being added.

Formatting the routing number as a text cell.

The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool. The steps below show how to change the format of a text cell to ensure leading zeros are mapped correctly:

1. Highlight the routing number column, then right-click the column to view a list of options.
2. Click Format Cells.
3. Ensure that you are on the Number tab of the Format Cells feature, then scroll to select Text under Category.
4. Click OK at the bottom of the table.

Importing a fixed length file.

When importing recipients, the system relies on the user to map the data provided in each column of the file. STCU business online banking mapping tool parses out the information provided in the file using the starting position and set length of each group of information. This tool enables the user to select what each column of information in the file represents using its starting position and set length.

1. To re-use the mapping for future imports, click the box labeled “Save this mapping for re-use with future imports” at the top of the page. If future files will have the same order/mapping of fields this will save time when importing recipients.
2. The contents of the file will display at the bottom of the page along with a preview of the mapping.
3. Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.
4. Once the starting position and length has been established for all columns of information in the file, the system will preview the information.
5. Click the Next button once all applicable columns have been mapped.
If there are any errors in the mapping, the system will display error messages indicating fields which need attention.
6. If all fields have been mapped correctly, a confirmation screen will appear with the mapped data. Click the Confirm button to add the recipients and the batch template.

Managing ACH and wire recipients.

Users entitled with Payee Management can edit ACH and Wire recipients whenever necessary. The following steps detail how to view payee details, edit a payee and delete a payee.

Viewing payee details.

After logging into STCU business online banking, follow the steps below to view payee details:

1. Click the Business payments button on the left side menu.
2. Scroll down or use the search field to find the recipient’s name on the screen.
3. Click the three-dot menu associated with the recipient, then select Details.
4. View the Payee details, then click Back to return to the previous page.

Editing a payee.

Follow the steps below to edit payee details:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Scroll down or use the search to find the recipient’s name on the screen.
3. Click the three-dot menu associated with the recipient, then select Edit.
4. Edit the payee payment details as needed and click Submit to save the changes.

Deleting payees.

Follow the steps below to delete a payee:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Scroll down or use the search field to find the recipient's name on the screen.
3. Click the three-dot menu associated with the recipient, then select Delete. **Note:** if the recipient is part of an existing batch, you will need to Edit the batch and remove them from the batch before you can delete the recipient.
4. Click Confirm to authorize the deletion of the payee.

Creating and managing ACH and wires transactions.

Creating ACH batch templates.

Before you can send an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

After logging in to STCU business online banking, follow the steps below to create a batch:

1. Click the Business payments button on the left side menu.
2. Select the Create recipients button on the upper right side of the screen.
3. Click Create batch payee list.
4. Enter information in each of the fields based on the definitions below:
 - Batch name: The name of the batch being created.
 - Batch type: The batch type. Select consumer (PPD) or business (CCD).
 - Batch description: The description of the batch. This field is limited to 10 characters or less. The description is automatically added to the NACHA formatted ACH file.
 - Payment type: The payment type. Options are Debit, Credit, or Mixed. **Note:** The batch type refers to the recipient activity and does apply to the offset account. Mixed batch should only be selected if the file contains both debits and credits to recipients within the batch.
 - Batch options: If checked, the batch will display only for users who are entitled for ACH Payroll.
5. Click Add Recipients.
6. Search for recipients, then click the check box corresponding to each recipient to add to the batch template.
7. Click Next.
8. Set Default Amounts for each recipient. **Note:** default amounts are saved to be used for ACH batch transactions. It is also possible to edit the default amounts on a one-time basis when setting up an ACH batch transaction. Instructions to make one-time batch edits are listed in the Make Batch Payment section below.
9. Click Add recipient.
10. Repeat steps 5-9 for each recipient. **Note:** An optional addendum can be added per recipient by clicking the clipboard icon to the right of each amount.
11. Once all recipients have been added, click the Review button.
12. Review the batch details. Click Make Changes to edit. Click Save to save the batch.

Viewing batch details.

Follow the steps below to view batch details:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Batches tab in the center of the page.
3. Click the three-dot menu associated with the recipient, then select Details.
4. View the Payee details, then select one of the following options:
 - “Back” — to return to the previous page.
 - “Edit” — to edit the batch details.
 - “Pay Again” — to pay the batch again.

Editing a batch.

Follow the steps below to edit payee details in a Batch:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Batches tab in the center of the page.
3. Scroll down or use the search field to find the batch name on the screen.
4. Click the three-dot menu associated with the Batch, then select Edit.
5. Edit the batch details as needed, then click Save.

Deleting a batch.

Follow the steps below to delete payees in a Batch:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Batches tab in the center of the page.
3. Scroll down or use the search field to find the batch name on the screen.
4. Click the three-dot menu associated with the Batch, then select Delete. **Note:** Active batches that have not processed and display on the Activity screen cannot be deleted until the active batch processes or is deleted from Activity.
5. Click Confirm to authorize the deletion of the batch.

Initiating a domestic or international wire transaction.

STCU business online banking allows for single-item wire transactions.

1. Click Business payments in the left side menu in STCU business online banking.
2. Select Create payments button, then click Create payment.
3. Use the Pay to drop-down menu to select the appropriate payee/recipient. **Note:** you would have already established the wire recipient in the steps above.
4. Select Wire from the Payment method options.
5. Select the applicable Originating ID for the payment. **Note:** if the field is blank, your Business Admin must contact STCU to add the correct number in the Originating Entities fields in our Administrator Console.
6. Select offset account that will be used for this transaction. **Note:** if an offset account is not visible, it could be that you or the business is not entitled to use that account.
7. Enter the amount of the wire.

8. Enter a memo in the Purpose of wire field.
 9. Click in the Effective date field to select the date to send the transaction. **Note:** by default, the Effective date field is populated with the first possible effective date.
 10. Use the drop-down menu to select the frequency for the transaction.
 11. If a recurring payment is desired, you can choose from these options in the Recurrence drop-down menu to stop the recurrence:
 - Until canceled – transactions process until you cancel the recurring payment in the application.
 - Until end date – transactions occur on the scheduled frequency until the end-date that you designate has passed.
 - Until total payments made – transactions occur on the scheduled frequency until the designated number of payments have been completed.
- Note:** You can cancel a recurring payment at any time.
12. Click Submit.

Initiating a single item ACH transaction.

STCU business online banking allows for single item ACH transactions.

1. Click the Business Payments in the left side menu in STCU business online banking.
 2. Select the Create payments button, then click Create payment.
 3. Use the Pay to drop-down menu to select the appropriate payee/recipient. **Note:** you would have already established the ACH recipient in the steps above.
 4. Select ACH in the Payment method options.
 5. Select the applicable Originating ID for the payment. **Note:** if the field is blank, your Business Admin must contact STCU to add the correct number in the Originating Entities fields.
 6. Select offset account that will be used for this transaction. **Note:** if an offset account is not visible, you are not entitled to use the account.
 7. Enter the amount that is to be debited or credited.
 8. Enter a memo in the Purpose of the payment field. This will populate in the addenda record of the NACHA formatted file.
 9. Select Credit or Debit from the drop-down menu.
 10. Click in the Effective date field to select the date to send the transaction. **Note:** by default, the Effective Date field is populated with the first possible effective date.
 11. Use the drop-down menu to select the frequency for the transaction.
 12. If a recurring payment is desired, you can also choose from these options in the Recurrence drop-down menu to stop the recurrence:
 - Until canceled – transactions process until you cancel the recurring payment in the application.
 - Until end date – transactions occur on the scheduled frequency until the end-date that you designate has passed.
 - Until total payments made – transactions occur on the scheduled frequency until the designated number of payments have been completed.
- Note:** you can also cancel a recurring payment at any time.
13. Click Submit.

Using the Recipient screen to initiate single payment transactions.

If a payee has been paid before, follow the steps below to pay the payee again using the same details:

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Scroll down or use the search field to find the recipient's name on the screen.
3. Click the three-dot menu associated with the recipient, then select Pay again.
4. Select the Originating ID to use for the transaction. **Note:** if the Originating ID field is blank on this page, your Business Admin must contact STCU to add the correct number in the "Originating Entities" fields.
5. Enter/select the other payment details, then click Submit.

Initiating an ACH batch transaction.

STCU business online banking allows entitled users to make ACH Batch transactions.

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Create payments button.
3. Click Make batch payments.
4. Use the Select batch drop-down menu to select the appropriate Batch. **Note:** to make a one-time edit to payment amounts for the selected batch, click Change recipient details. You can also select the pre-note option on this section of the page.
 - a. Make any required edits under the Change recipient details section.
 - b. Optional: enter a memo in the Memo field.
 - c. Click Next.
5. Select offset account that will be used for this transaction. **Note:** if an offset account is not visible, you are not entitled to use the account.
6. Choose the applicable Originating ID for the payment. **Note:** if the field is blank, your Business Admin must contact STCU to add the correct number in the Originating Entities fields in our Administrator Console.
7. Optional: enter a memo in the Memo field.
8. Select the Effective Date to send the transaction. **Note:** the Effective Date field is populated with the first possible effective date by default.
9. If applicable, use the drop-down menu to select the frequency of the transaction.
10. For recurring payments, you can also choose from the options below in the Recurrence drop-down menu to stop the recurrence:
 - Until canceled – transactions process until the recurring payment is canceled in the application.
 - Until end date – transactions occur on the scheduled frequency until the designated end-date has passed.
 - Until total payments made – transactions occur on the scheduled frequency until the designated number of payments have been completed.

Note: you can also cancel a recurring payment at any time.

11. Click Submit.

Initiating a batch payment from the batch template screen.

If a batch has been paid before, follow the steps below to pay the batch again using the same details:

1. Click the Business payments button on the left side menu in STCU business online banking.
 2. Select the Batches tab in the center of the page.
 3. Scroll down or use the search field to find the batch on the screen.
 4. Click the three-dot menu associated with the Batch, then select Pay again.
 5. The Select batch field will be populated with the appropriate Batch name. **Note:** to make a one-time edit to payment amounts for the selected batch, click Change Recipient Details. You can also select the pre-note option on this section of the page.
 - a. Under the Change Recipient Details section make any required edits.
 - b. Optional: enter a Memo in the Memo field.
 - c. Click Next.
 6. Select offset account that will be used for this transaction. **Note:** if an offset account is not visible, you are not entitled to use the account.
 7. Select the applicable Originating ID for the payment. **Note:** if the field is blank, your Business Admin must contact STCU to add the correct number in the Originating Entities fields in our Administrator Console.
 8. Optional: enter a memo in the Memo field.
 9. Select the Effective Date to send the transaction. **Note:** by default, the Effective Date field is populated with the first possible effective date.
 10. If applicable, use the drop-down menu to select the frequency of the transaction.
 11. For recurring payments, you can also choose from the options below in the Recurrence drop-down menu to stop the recurrence:
 - Until canceled – transactions process until the recurring payment is canceled in the application.
 - Until end date – transactions occur on the scheduled frequency until the designated end-date has passed.
 - Until total payments made – transactions occur on the scheduled frequency until the designated number of payments have been completed.
- Note:** you can cancel a recurring batch transaction at any time.
12. Click Submit.

Reviewing transaction activity.

1. Click the Business payments button on the left side menu in STCU business online banking.
2. Select the Activity tab in the center of the page.
3. Review transaction activity.

Using the ACH Upload feature.

The ACH Upload feature allows you to upload NACHA formatted ACH files into STCU business online banking. Business online banking will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that STCU has configured in our Administrator Console.

If the NACHA formatted ACH file passes the system checks, STCU business online banking acts as a conduit to pass the uploaded file to the next step in “File Processing.”

If you submit a NACHA formatted ACH file and it does not pass the workflow system checks that have been configured by STCU, the applicable file errors will appear on the screen.

Follow the steps below to upload a NACHA formatted ACH file:

1. Click Business payments in the left side menu in STCU business online banking.
2. Select the Create payments button.
3. Click on the ACH upload button.
4. Select the Choose file button to upload a NACHA formatted ACH file. (Remember, this file is generated from accounting software outside of STCU business online banking.) **Note:** if a file is sensitive and should only be viewed by entitled users at the business, the business user can mark that file as “Payroll Batch.” Files can also be marked as “Same Day” if their effective date is the same day as the date of submission.
5. Click Next.
6. If the submitted file meets the workflow rules configured by STCU, the file’s image will appear on the screen, and you can click the Confirm button. If the file does not meet the workflow rules configured by STCU, then the errors causing the file to fail will be presented on the screen.
7. After a successful file is submitted, it moves through to the next steps in the ACH File Processing workflow.

Troubleshooting NACHA formatted ACH file.

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by STCU, the applicable file errors will appear on the screen. Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file.
- Effective date out of range.
- Company Name and ID does not match: the Company ID (Originating ID) is set up at the business level in STCU’s business online banking Administrator Console. If the Originating ID is not set up or has information that is different from the batch header for the file, then either Console or the batch header must be updated. The values in the batch header and in Console must be identical.
- Batch Unbalanced: depending on the setup of the business, an offset account must either be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account to create a balanced file.
- Block count: total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9’s are added to the file after the initial ‘9’ record to fill out the block 10. Platform allows validation of 9 records.
- SEC Code not supported: SEC code utilized in the batch has not been entitled by the STCU.

Questions?

If you have questions or experience a problem, email businesspartners@stcu.org or send us a secure message in STCU business online banking, describing the actions you were trying to take when something went wrong.

You also are welcome to contact STCU's Contact Center by phone or instant message:

(509) 344-2200 Washington

(208) 619-4001 Idaho

(877) 304-7185 toll free

LiveChat instant messaging.

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the "Contact" page of stcu.org.

Secure message.

Available from STCU business online banking or the Business Banking mobile app.

Visit any STCU branch location.

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