**ACHOU**

ACHOU-Automated Clearing House Outward-this is simply what we used to call EFT(Electronic Funds Transfer).

**STEPS**

1.Invoke menu MPOR

2.Under action select ADD

3.Select customer payment under SERVICE ID

4 Under Paysys ID select or search ACHOU and click Go.

5.Enter the sender account number under Debtor account ID, the names should populate.

6.On instruction details, enter the currency and amount e.g KES 71,000

7.Click upload document icon to upload the MT103 form and any supporting document.

8.Capture the identification document number of the customer/person who delivered the instructions under the ID Document number field e.g ID or passport number.

9.Under remmitance information,enter the narration of the transaction.

10.Under the creditor details, enter the account number and name of the creditor(beneficiary).

11.Under the creditor bank details,capture RTGS under network directory

12.From the searcher, select the bank and branch of the beneficiary

13.Click on continue

14.Under the charge event if not autopopulated,type or search ACH\_OUT and click on fetch, confirm correct charges have been fetched i.e kes 300 commission and kes 60 excise duty for amounts upto kes 120,000 or 2.5% for amounts above kes 120,000.

15.Click on continue until you reach the submit button.

16.Click submit.

**NB**. The only difference between RTGS and EFT/ACHOU is the charges and lead time(duration between when the transaction is processed and when the beneficiary is credited)