OnBase®
Foundation EP5

ACH Generator

Reference Guide

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Copyright

Document Name ..... ACH Generator

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Overview

The Automated Clearing House (ACH) is a nationwide network of financial institutions utilizing batch-oriented electronic funds transfer. The ACH network provides clearing of electronic payments, such as Direct Deposit, for participating financial institutions. Depository institutions participating in the ACH network are governed by National Automated Clearing House Association (NACHA) Operating Rules, which enforce standards of accurate and efficient payment processing. Payments are cleared in batches through ACH Operators, such as the Federal Reserve, which act as central clearing facilities for thousands of financial institutions.

The OnBase ACH Generator can create an ACH file that conforms to the NACHA format for Electronic Funds Transfer (EFT). OnBase can create pre-notification files, in an amount of zero dollars, to test the information prior to funds transfer. The check consolidation feature will combine multiple payments to the same account into a single transaction in the ACH file to further reduce fees.

Commonly Used Terminology

This section gives an overview of financial terms commonly used when describing the ACH process.[1]

ACH: The Automated Clearing House is a network of participating financial institutions which utilizes Electronic Funds Transfer (EFT) to exchange monies.

ACH Operator: An ACH Operator is the central clearing house for ACH payments, operated by the Federal Reserve or a private institution. ACH payments are transmitted to and from these Operators by participating financial organizations.

Direct Deposit: The most common form of ACH transaction. Direct Deposit disburses funds directly into consumer accounts.

Direct Payment: Withdraws funds directly from an account, under proper authorization.

Effective/Settlement Date: These are actually two separate dates. The Effective Date is the date entered by the Originator as the day the transaction should post. The Settlement Date is the actual date the transaction is settled by the ACH Operator. These dates will differ by the time the transaction takes to process through the ACH Operator.

NACHA: The National Automated Clearing House Association sets standards and rules for responsible and effective clearing of electronic payments through the ACH Network.

Originating Depository Financial Institution (ODFI): The financial institution that originates the ACH transaction. The ODFI deposits ACH files into the ACH Network, on behalf of the Originator.

1. This terminology is intended as a general overview. It is not included as a comprehensive guide to NACHA standards. Please refer to the current edition of NACHA's ACH Rules for additional information or confirmation.

Originator: The Originator is the company (or individual) that begins the ACH transaction, by requesting a transfer of funds.

Pre-Notifications: An ACH transaction in the amount of zero dollars sent to both test the connection to the Receiving Depository Financial Institution as well as notify them of future payments. This is optional.

Receiver: The Receiver is the company (or individual) who has authorized an Originator to request an ACH transfer of funds.

Receiving Depository Financial Institution (RDFI): The RDFI is the Receiver's financial institution. Money transferred from the ODFI will end up in the Receiver's bank account at the RDFI.

How ACH Works

Note: The following is an example of a typical ACH transaction. Refer to Commonly Used Terminology on page 1 for further explanation of the terminology used in this example.

When you bought your car, you received financing through your car dealership. Your car payments are due on the 15th of each month. In order to avoid any possibility of late payments, you authorize your financial institution to withdraw 400 dollars each month for automatic transfer into your lender's account. This authorization takes the form of a written payment agreement. Each month, when you check your bank account to make sure the payment is being transferred correctly, you see the 400 dollars still in your account with the description "Pending ACH Debit." On the 15th of each month, you notice the money is withdrawn from your account.

The Receiver in this case is the lender; the individual/institution that will eventually receive the money. The Receiver authorizes the institution which handles their accounts, the Originator, to initiate a request for funds into the ACH Network. Having this authorization, the Originator sends a request to the Originating Depository Financial Institution (ODFI). The ODFI is the bank at which your account is kept. The Originator makes this request by forwarding transaction data to the ODFI. The ODFI then sorts this data, sends it to the ACH Operator, and deducts the amount of the car payment (400 dollars) from your account. This amount is, for the time being, still in your account, but marked as a "Pending ACH Debit," or a "Pending ACH Transaction." This is what you see when you check your account before the 15th of each month. Essentially, these funds have a freeze placed on them.

When the ODFI transmits ACH batch payment files to the ACH Operator (which happens at least once per day, and generally up to four times), the ACH Operator notes the transaction digitally. So far, this entire transaction has been hypothetical. Think of what the ACH Operator does as marking the transaction in a ledger; the only difference is that the marks are electronic, not on paper. The ACH Operator sends the noted file on to the RDFI, or Receiving Depository Financial Institution. This would be the lender's bank. The amount of the car payment is added to the lender's account, but again, this is noted as "Pending ACH Transaction." When the RDFI receives the information from the ACH Operator and all accounts are verified to have adequate funds, the payment is transferred from your account to your lender's. At this point all "Pending" notes are removed and the transaction is settled.

Applications

Applications for ACH payments include:

- Direct Deposit payments, such as Social Security, payroll, and tax refunds
- Government tax payments
- Electronic bill payments

Many forms of Internet payment, such as members-only web sites, also utilize ACH to facilitate funds transfer.

Licensing

Beginning in OnBase Foundation EP5, new customers must use simplified licensing to access ACH Generator functionality. Existing customers upgrading from a version of OnBase prior to OnBase Foundation EP5 can continue to use legacy licensing to access this functionality.

If you are a new customer as of OnBase Foundation EP5 or greater, see Simplified Licensing on page 3.

If you are upgrading from a version of OnBase prior to OnBase Foundation EP5, see Legacy Licensing on page 3.

Simplified Licensing

Legacy Licensing

Each ACH Generator workstation requires both the ACH Generator license and a valid Client license. Check your current licensing status by selecting **Utils | Product Licenses** from the Configuration module.

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Requirements

The following sections outline requirement information specific to ACH Generator in OnBase Foundation EP5.

General Requirements

For general requirement information that applies to ACH Generator and other modules, see the sections on the following topics in the **Installation Requirements** manual:

- Database requirements
- Supported desktop operating systems
- Microsoft .NET Framework requirements
- Microsoft Visual C++ requirements
- Processing workstation minimum hardware requirements
- Data Execution Prevention (DEP)

Licensing

See Licensing on page 3 for licensing requirements.

Pre-Installation

Prior to any installation, approval to install is required from Hyland Software. Workflow discovery time may also be required in order to ensure the process meets the required needs.

The ACH Generator is a stand-alone application that will function independently of OnBase. Keeping log files of the ACH files requires a connection to the OnBase database.

Creating Directories for ACH Logs

Prior to installation, directories must be manually created if you wish to keep logs of the ACH files. If you do not wish to log the generated ACH files, these steps may be omitted.

Caution: These paths must be configured exactly as described, or logging will not function. The folder names are case sensitive.

To create directories for ACH logs:

1. Open your **C:** drive.
2. At the root of your **C:** drive, create a new folder and name it **ACH**.

3. In the **ACH** folder, create two new folders:
   - **Log**
   - **Output**

   The paths to these folders should read **C:\ACH\Log** and **C:\ACH\Output**.

Installing Individual Products

If you wish to use Unity scripts to generate ACH files, the following OnBase products must be installed and configured prior to installing and configuring the ACH Generator. For specific installation and configuration procedures, see these products' respective module reference guides.

- The OnBase Web Server
- The OnBase Application Server
- The Unity Client
- OnBase Studio

Note: If WorkView is licensed in your database, it must also be installed and configured.

Installation

Installing the ACH Files

To install the necessary ACH files:

1. Obtain the following files from your solution provider:
   - **ACHServerConfig.exe**
   - **ACHProcessor.dll**
   - **ACHServerConfig.xml**
2. Copy the **ACHServerConfig.exe** executable to your desktop.
3. Copy the **ACHProcessor.dll** file to the Application Server's **bin** folder (e.g., **C:\Inetpub\wwwroot\AppServer\bin**).
4. Register the **ACHProcessor.dll** file with the Global Assembly Cache by opening a command prompt and running the following command:

   ```
   gacutil /I C:\Program Files\Hyland\ACHProcessor.dll
   ```
5. Copy the **ACHServerConfig.xml** file to the **C:\ProgramData\Hyland Software** folder.

Setting Up a New ACH Server

To set up a new ACH Server:

1. Create an ODBC source to the OnBase database called **OBServer**.

Note: When creating the ODBC source, the server name must be the name of the server running the ACH Generator. Do not specify the server name as **[local]**.

2. Create a user (user name: **ACH SERVER**, password: **password**) and assign it to a User Group.

Note: The user name and password must be entered exactly as shown.

3. Create and/or assign the following keywords:
   - A Currency Keyword Type named **Amount**.
   - A Numeric Keyword Type named **Number Of Entries.**
   - An Alphanumeric Keyword Type named **File Modifier.**
4. Create two Document Types
   - **SYS ACH Report**
   - **SYS ACH File**

Note: These Document Types must be entered exactly as shown.

5. Assign the User Group to each Document Type.
6. Assign the keywords from step 3.
7. Set up cross-references between the two Document Types (optional).
8. Register the **ACHServer.exe**, **obClnt32.exe**, and **mzAPI.dll** files.

Command Line Switches and .ini Settings

There are no command line switches or .ini settings for this module.

Backup / Recovery

A copy of every ACH Generated file is saved under the **SYS ACH File** Document Type. If necessary, you can use that file to send information regarding transferring electronic funds.

In order to run ACH Generator, you must register **ACHServer.exe**, **obClnt32.exe**, and **mzAPI.dll**. If you move these files from one directory to another, you must re-register these files.

Troubleshooting

If you are having problems running the ACH Generator, make sure that **ACHServer.exe**, **obClnt32.exe**, and **mzAPI.dll** are registered. If you move these files from one directory to another, you must re-register the files. Other problems may be caused if the computer temporary directory is out of space.

Contacting Support

When contacting your solution provider, please provide the following information:

- The OnBase module where the issue was encountered.
- The OnBase version and build.
- The type and version of the connected database, such as Microsoft SQL Server 2014 or Oracle 12c, and any Service Pack that has been installed.
- The operating system that the workstation is running on, such as Windows 10 or Windows Server 2012 R2, and any Service Pack that has been installed. Check the supported operating systems for this module to ensure that the operating system is supported.
- The name and version of any application related to the issue.
- The version of Internet Explorer and any Service Pack that has been installed, if applicable.
- A complete description of the problem, including actions leading up to the issue.
- Screenshots of any error messages.

Supplied with the above information, your solution provider can better assist you in correcting the issue.

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Configuration Overview

The following step is required for configuring the ACH Generator:

- Enter all configuration information in the ACH Generator Configuration. For more information, see Configuring the ACH Generator Server on page 10.

If you wish to generate ACH files using Unity scripts, the following configuration steps are also required:

1. Configure WorkView to connect to your Web Server and Application Server. For more information, see Configuring WorkView on page 15.

Note: This step is only required if WorkView is licensed in your database.

2. Configure an appropriate Unity script to generate ACH files. For more information, see Configuring Unity Scripts on page 16.
3. Configure a Workflow Life Cycle to run the Unity script. For more information, see Configuring a Workflow Life Cycle on page 16.

Configuring the ACH Generator Server

To configure the ACH Generator Server:

1. Open the ACH Server executable.
2. Click **Tools** | **Settings** to open the **ACH Settings Configuration** dialog box.

Note: Depending on which version of the ACH Generator you are using, the **ACH Settings Configuration** dialog box may be displayed automatically when you open the executable.

When configuring the ACH Settings, some information is mandatory. Use the tables below as a guide to which information must be entered to adhere to NACHA standards for generated ACH files.

Mandatory Configuration Information

Setting	Description
Destination Path for Output Files	
Log File	The location of the log files for each generation of ACH files. The path for this setting must be **C:\ACH\Log**.

Setting	Description
ACH File(s)	The location of the generated ACH files. The path for this setting must be **C:\ACH\Output**.
Company Information	
Name	The name of the company or institution that will be used in the batch header records of the generated ACH files. **Note:** The Name can be up to 16 characters long.
ID	The company ID that will be used in the batch header and batch control records of the generated ACH files. **Note:** The ID can be up to 10 characters long.
Entry Description	The entry description that will be used in the batch header records of the generated ACH files. **Note:** The Entry Description can be up to 10 characters long.
Originating DFI ID	The routing number of the ODFI that will be used in the batch header and batch control records of the generated ACH files. For a definition of ODFI, see Commonly Used Terminology on page 1. **Note:** The Originating DFI ID must be 8 numeric characters long in the form of **TTTTAAAA**.
Transfer Information	
Destination Routing Number	The immediate destination routing number that will be used in the file header records of the generated ACH files. **Note:** The Destination Routing Number must be 10 numeric characters long in the form of **bTTTTAAAAC**, where **b** is blank, and **C** is the check digit.
Origin Routing Number	The immediate origin routing number that will be used in the file header records of the generated ACH files. **Note:** The Origin Routing Number must be 10 numeric characters long in the form of **nTTTTAAAAC**, where **n** is 0-9, and **C** is the check digit.
Account Information	

Setting	Description
Receiving DFI ID	The routing number of the RDFI that will be used in the deposit/payment records of the generated ACH files. **Note:** The Receiving DFI ID must be 8 numeric characters in the form of **TTTTAAAA**.
Check Digit	The check digit for the Receiving DFI ID that will be used in the deposit/payment records of the generated ACH files. **Note:** The Check Digit must be 1 numeric character.
DFI Account #	The DFI account number that will be used in the payment/deposit records of the generated ACH files. **Note:** The DFI Account # can be up to 17 characters long.
Name	The individual name that will be used in the deposit/payment records of the generated ACH files. **Note:** The Name can be up to 22 characters long.
Account Type	The type of bank account. Select **Checking** or **Savings**.
Batch Type	
CCD or PPD	The type of entries that are used in each batch of generated ACH files.

Optional Configuration Information

Setting	Description
Destination Path for Output Files	
Archive ACH Files to OnBase	Select to archive ACH log files into OnBase.
Company Information	
Discretionary Data	The company-specific data that is used in the batch header records of the generated ACH files. **Note:** The Discretionary Data can be up to 20 characters long.

Setting	Description
Authentication Code	The message authentication code that will be used in the batch control records of the generated ACH files. **Note:** The Authentication Code can be up to 8 characters long.
Override Dates	The batch header effective entry date and description are normally auto-generated as the next business day. **Override Dates** allows the user to enter specific dates to be used in the batch headers of the generated ACH files.
Descriptive Date	The company descriptive date that is used in the batch header records of the generated ACH files. **Note:** This setting is only used if **Override Dates** is selected. It is optional. **Note:** The Descriptive Date can be up to 6 characters long.
Effective Date	The effective date that will be used in the batch header records of the generated ACH files. See Commonly Used Terminology on page 1 for more information about the Effective Date. **Note:** This setting is mandatory if **Override Dates** is selected. **Note:** The Effective Date must be 6 numeric characters long in the form of **YYMMDD**.
Transfer Information	
Destination Name	The ACH or receiving point for which the file is destined, used in the file header records of the generated ACH files. **Note:** The Destination Name can be up to 23 characters long.
Origin Name	The name of the ACH Operator or sending point that is sending the file, used in the file header records of the generated ACH files. **Note:** The Origin Name can be up to 23 characters long.
Account Information	

Setting	Description
Individual ID #	The individual ID number that is used in the deposit/payment records of the generated ACH files. This is the account number by which the Receiver is known to the Originator. For more information about the Receiver and Originator, see Commonly Used Terminology on page 1. **Note:** The Individual ID # can be up to 15 characters long.
Discretionary Data	The discretionary data that will be used in the deposit/payment records of the generated ACH files. **Note:** The Discretionary Data can be up to 2 characters long.
Payment Info	The payment-related information used in the addenda records of the generated ACH files. **Note:** The Payment Info can be up to 80 characters long.
Miscellaneous	
Additional Info	The content of this field will be inserted at the top of the generated ACH file, prior to the file header record. **Note:** Use of this field will result in non-standard ACH files.

Configuring Non-Business Days

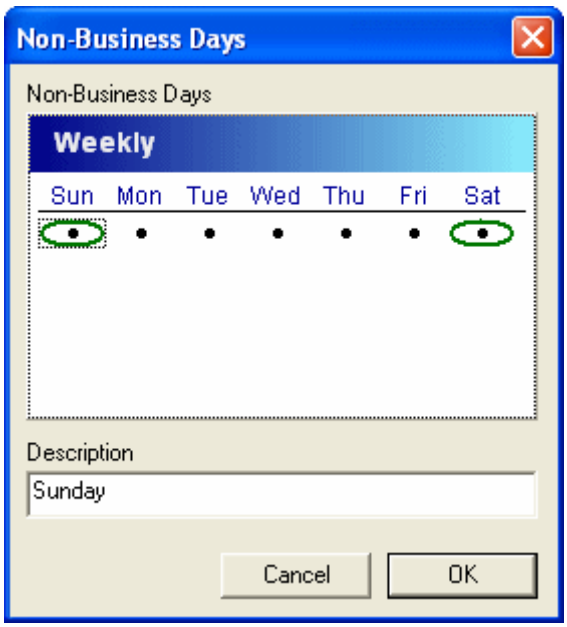
The ACH Generator creates ACH files every day unless non-business days are configured. Any day flagged as non-business will not have ACH files generated for it. Non-business days may be configured by week, month, year, or by full calendar.

Note: Depending on which version of the ACH Generator you are using, the **Non-Business Days** dialog box detailed below might not be available. If it is not available, you must manually configure non-business days in the **ACHServerConfig.xml** file. For more information, contact your first line of support.

To configure non-business days:

1. From the ACH Generator menu bar, select **Tools** | **Calendar**.
2. The **Non-Business Days** dialog box is displayed.

Note: The default display for the calendar is **Weekly**.



3. If desired, right-click the calendar heading (in the example above, **Weekly**) and select one of the following options to display a different calendar for configuration:
   - Weekly--configure non-business days by the week
   - Monthly--configure non-business days by the month
   - Monthly (day-relative)--configure non-business days by selecting the desired recurring day of the month
   - Annual--configure non-business days throughout an entire calendar year
   - Full Calendar--configure non-business days throughout the current calendar year
4. Double-click a dot to select the day as a non-business day.
5. If necessary, enter a description for the day in the **Description** field.
6. Click **OK** to save settings and close the dialog box. Click **Cancel** to close the dialog box without saving changes.

Configuring WorkView

If WorkView is licensed in your database, you must configure the connection settings for your Web Server and Application Server. For more information, see the Web Server Connection Setup section of the **WorkView** | **Case Manager** module reference guide.

Configuring Unity Scripts

If you wish to generate ACH files using Unity scripts, you must configure appropriate Unity scripts in the Unity Configuration tool within the OnBase Configuration module. For more information on configuring Unity scripts, contact your first line of support.

Configuring a Workflow Life Cycle

If you wish to generate ACH files using Unity scripts, you must configure a Workflow Life Cycle in OnBase Studio with a **Run Unity Script** Action.

For more information on configuring Workflow Life Cycles, see the **Workflow** module reference guide.

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Usage

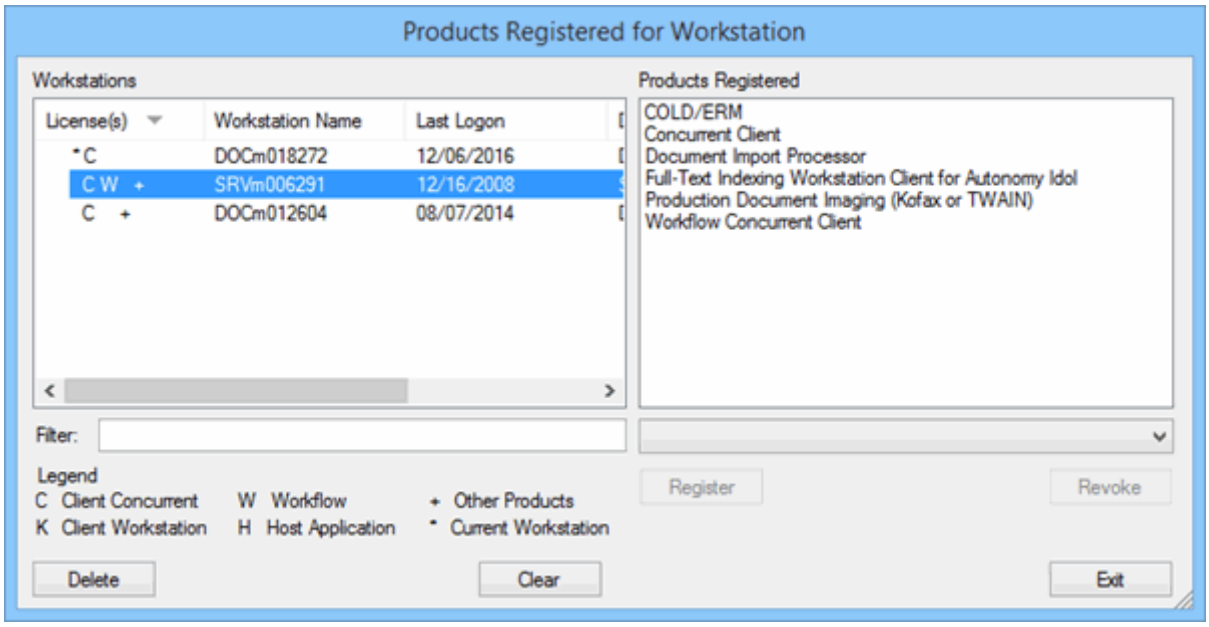
The OnBase ACH Generator is completely automated once configured. No user interaction is required to generate ACH files, although solution-specific scripting and/or third-party applications may need to be in place to correctly process or send the ACH files. The workstation that will be generating ACH files does need to be registered for the ACH Generator.

Registering a Workstation

Tip: It is considered a best practice to register a processing workstation as a Named Client rather than a Concurrent Client. This ensures that the processing workstation always has access to the processing module. A workstation registered as a Concurrent Client cannot access the processing module if another workstation is currently registered for it.

To register a workstation to use licensed products:

1. In the OnBase Client, select **Workstation Registration** from the **Admin** | **User Management** menu. The **Products Registered for Workstation** dialog box is displayed.



The left pane of the dialog box displays a list of the workstations that have, at any time, been logged in to OnBase. The columns in the left pane contain the following information:

- **License(s):** Displays the symbols of the products registered for that workstation. The legend for the symbols is located below the list of workstations.
- **Registered:** Displays the name of each workstation that has ever been logged in to OnBase.
- **Last Logon:** Displays the date that the workstation was last logged on.
- **Description:** Displays a short description of the individual workstation.

2. Select the workstation to register products for in the left **Workstations** pane. The current workstation is shown at the top of the list and is marked with an asterisk (*****).

Tip: To filter the workstations displayed in the left **Workstations** pane, type the first few letters of the **Workstation Name** in the **Filter** field. The list is filtered to show only those workstations with a name that begins with the letters typed.

3. Select the license to register from the **Products Registered** drop-down list.

   If you are properly licensed for a product and it is not available from the drop-down list, it may be registered on another workstation.

   To view the products registered for other workstations and revoke those licenses:

   a. In the left pane, select the workstation to view the products registered for. A workstation with a **+** in the **License(s)** column is registered for one or more products.

      The right **Products Registered** pane displays all products registered for the selected workstation.

   b. Select the product registration to revoke in the right **Products Registered** pane.

   c. Click **Revoke**.

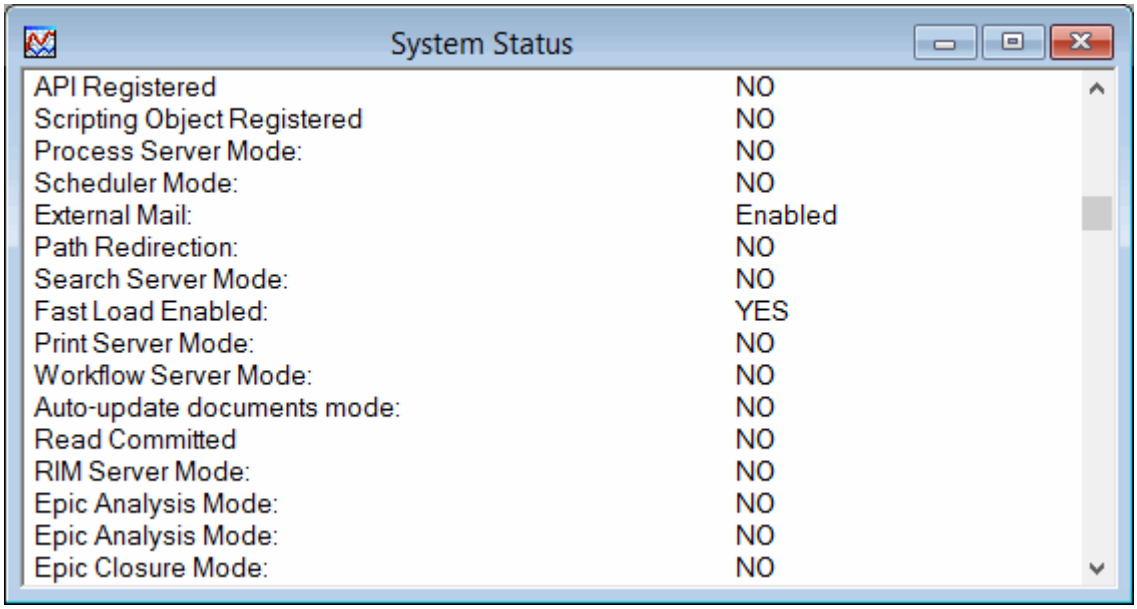
   If the license is not available in the drop-down list and it is not registered to any other workstation, it is possible that the module may not be licensed. Contact your system administrator to help determine the licenses that should be available.

4. After selecting the license to register the selected workstation for, click **Register**.
5. When you have finished registering workstations, click **Exit**.

Verifying and Revoking Workstation Registrations

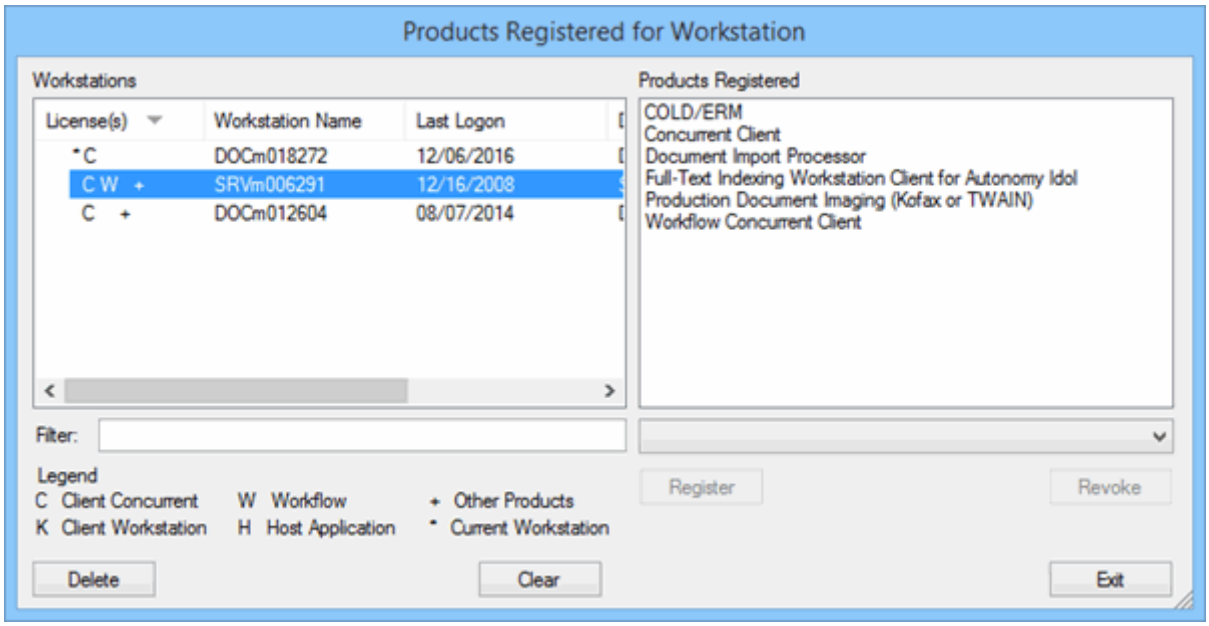
To view the products registered for the current workstation only, maximize the **System Status** dialog box. The **System Status** dialog box is always available in the main Client window. If it is minimized, it is displayed in the lower left corner of the main Client window.

At the bottom of the **System Status** window is a list of all products registered on the workstation and a status message for each.



To view the products registered for any workstations that have logged in to OnBase and revoke product registrations:

1. In the OnBase Client, select **Workstation Registration** from the **Admin | User Management** menu. The **Products Registered for Workstation** dialog box is displayed.



   The left pane of the screen displays a list of the workstations that have, at any time, been logged on to OnBase. The current workstation is shown at the top of the list and marked with an asterisk (*****).
2. In the left pane, select the workstation to view the products registered for.

Tip: To filter the workstations displayed in the left pane, type the first few letters of the **Workstation Name** in the **Filter** field. The list is filtered to show only those workstations with a name that begins with the letters typed.

   The right **Products Registered** pane displays all products registered for the selected workstation.
3. To revoke a product registration, select the product registration to revoke in the right **Products Registered** pane and click **Revoke**.
4. To re-register a workstation, delete the old workstation by selecting it in the left **Workstations** pane and clicking **Delete**. All product rights held by the deleted workstation are returned to the list of available licenses found in the **Products Registered** drop-down list. This forces the user logging on from that workstation to register the workstation the next time they attempt to log on.

Clearing Excess Workstation Registrations

The number of workstations you can register for a given module is dependent upon the number of licenses you have purchased for that module. If you attempt to register a specific module on more workstations than you have licenses for, the excess workstations will be unable to use the module. When a user logs on to a workstation with one or more excess product registrations, a warning will be displayed to inform them what modules will not work on that workstation.

You can remove excess product registrations the same way you would remove a functional product registration. From the **Workstation Registration** dialog box, select the workstation that has excess product registrations.

To filter the workstations displayed in the left pane of the **Workstation Registration** dialog box, type the first few letters of the **Workstation Name** in the **Filter** field. The list is filtered to show only those workstations with a name that begins with the letters typed.

Any products that are registered in excess of the licensing limit will contain the **[Excess Registration]** string. Select the necessary products and click **Revoke** to remove the excess registration from the workstation.

To re-register a workstation, delete the old workstation by selecting it in the left **Workstations** pane and clicking **Delete**. All product rights held by the deleted workstation are returned to the list of available licenses found in the **Products Registered** drop-down list. This forces the user logging on from that workstation to register the workstation the next time they attempt to log on.

Workstation Cleanup

At some point, it may be necessary to delete workstations from the list in the **Products Registered for Workstation** dialog box. This may be necessary if there are many workstations on the list that are no longer accessing OnBase. One method of cleanup is to delete all of them and allow the list to regenerate as workstations are logged back on to OnBase. Alternatively, you can select the desired workstations and delete them in groups. If workstations are deleted inadvertently, they will be added back when the workstation is logged onto OnBase. If the current workstation is selected, an error message is displayed and it is not removed from the list.

To delete a workstation from the **Products Registered for Workstation**:

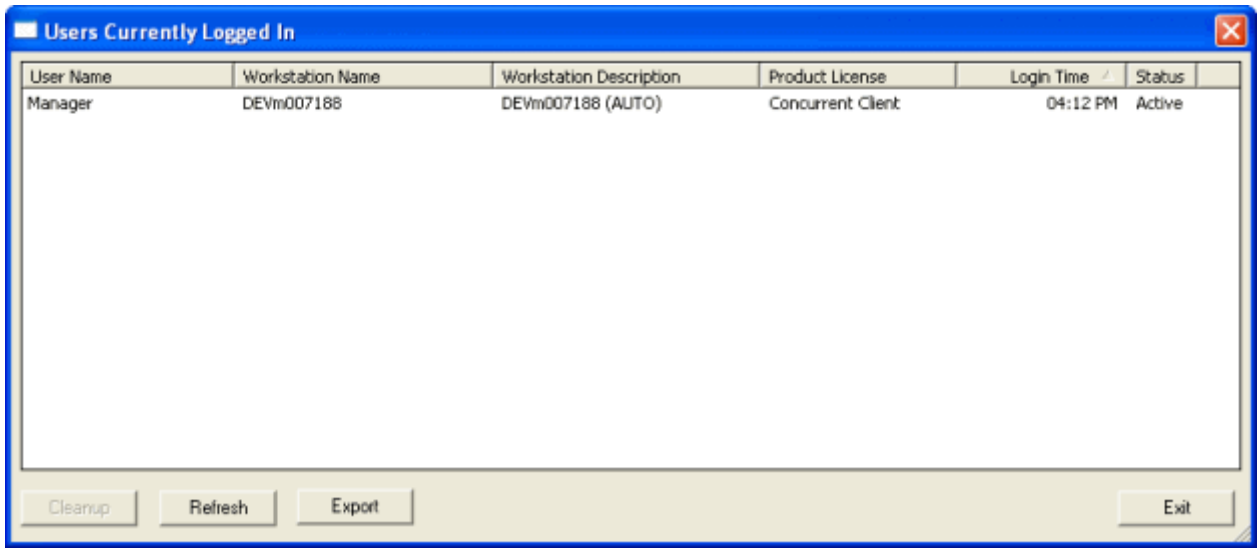
1. From the OnBase Client, click **Admin** | **User Management** | **Workstation Registration**. The **Products Registered for Workstation** dialog box is displayed.
2. The left side of the dialog box contains four sortable columns. The **Last Logon** column allows the user to delete all workstations that have not been logged on to OnBase during a specified period of time.
3. Select the desired workstations and click the **Delete** button.
4. Select **Exit** when finished.

View Current Users

View Current Users allows a user to view information about other OnBase users, including the time a user logged onto the system and the type of license being consumed by that user's workstation.

User entries can be removed, or cleaned up, from the **Users Currently Logged In** dialog box provided that the user is not trying to remove his or her own session and the session being cleaned up is not displaying an **Active** status.

To view current user information, select **Admin** | **User Management** | **View Current Users**. The **Users Currently Logged In** dialog box is displayed.



Administration

The ACH Generator will create a report in the **SYS ACH Report** Document Type under the **System Documents** Document Type Group. This report should be reviewed on a regular basis to make sure there were no processing issues and the total items and total amounts processed matched.

Maintenance

There is no system maintenance necessary for the ACH Generator.