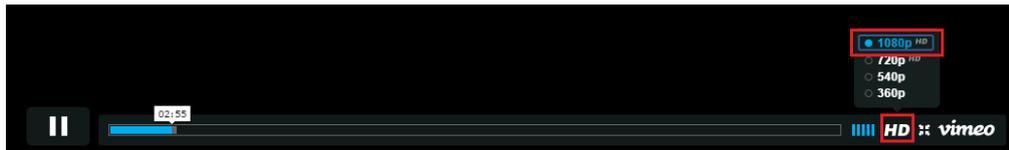


Enterprise - How to Create ACH and Positive Pay Files

Last Modified on 11/13/2020 9:18 am CST

[Daily Webinar - How to Create ACH Runs and Positive Pay Files](#) from TempWorks Training on Vimeo.

For best viewing quality, expand the **HD** option, and select **1080p**:



What is ACH?

If Employees have elected to receive paychecks via an electronic payment method- such as direct deposit or an ACH funded cash card- a properly formatted ACH file needs to be uploaded to a staffing firm's bank of choice. Users can also utilize the positive pay option to protect against altered or counterfeit check fraud and, if activated, prenote files may be used to verify accurate account information.

Note ACH files are typically tested during your implementation process with TempWorks. If you switch banks, or a bank is having trouble reading a current ACH file, please contact TempWorks' support team.

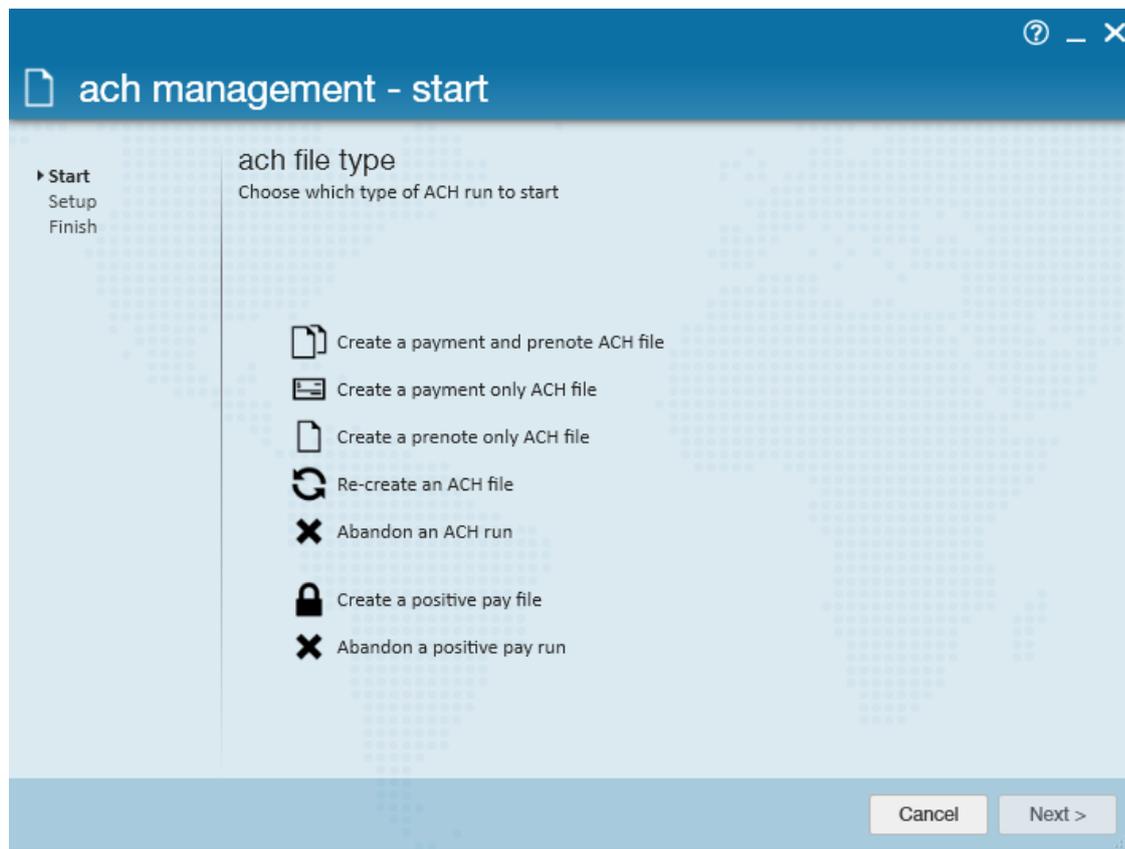
Creating an ACH File

Once payroll has been completed and posted, navigate to the pay/bill section (1.) select payroll (2.), manage electronic payment files (3.).

The screenshot displays the 'Payroll / Invoicing' dashboard. At the top, it shows 'Current Weekend Bill 10/11/2015' and '609 Unused Timesheets' and '3 Timesheets Not Paid'. The main area features a 'Payroll' section with a summary of unpaid transactions: 3 Unpaid W2 Transactions, 0 Unpaid 1099/Vendor Transactions, 0 Unpaid Delayed Transactions, and 0 Open Payroll Runs. Below this, there are action buttons: '+ Start or continue a payroll run', 'Print a payroll run', 'Abandon a payroll run', 'Manage electronic payment files (ACH / Pos Pay)', 'Manage Unfunded Paycards', and 'Test print a paycheck'. The 'pay / bill' option in the left sidebar is highlighted with a red box, and the 'Manage electronic payment files (ACH / Pos Pay)' option in the main panel is also highlighted with a red box.

Once selected, this will open the ACH management - start window, choose to run a payment only ACH file, prenote only file, or payment and prenote ACH file. Users will also have the ability to abandon an ACH run if issues arise.

Note Prenote capability can be turned on or off depending on an organization's preferences. A prenote is generally sent within the first week of payroll after an employee's direct deposit information is entered.



By choosing the create a payment only ACH file option you will be asked to verify the processing date, bank account information (tied to your company), weekend bill, and check date information. After all information is added select next.

Note If no checks dated on date is entered, TempWorks will pull all checks regardless of date.

The screenshot shows a software window titled "ach management - setup". On the left, a vertical navigation pane lists "Start", "Setup" (which is highlighted with a right-pointing arrow), and "Finish". The main area is titled "payment file settings" and contains two sections: "file options" and "transaction criteria".

file options

- Processing date: 10/12/2015
- Bank account: CG Bank of America

transaction criteria

- Weekend bill date: 10/11/2015
- Checks dated on: (empty field)

At the bottom right, there are three buttons: "Cancel", "< Back", and "Next >".

Once all necessary information is added, the ACH file will be generated allowing users to verify information pulled in correctly before uploading to the bank for funds to be released.

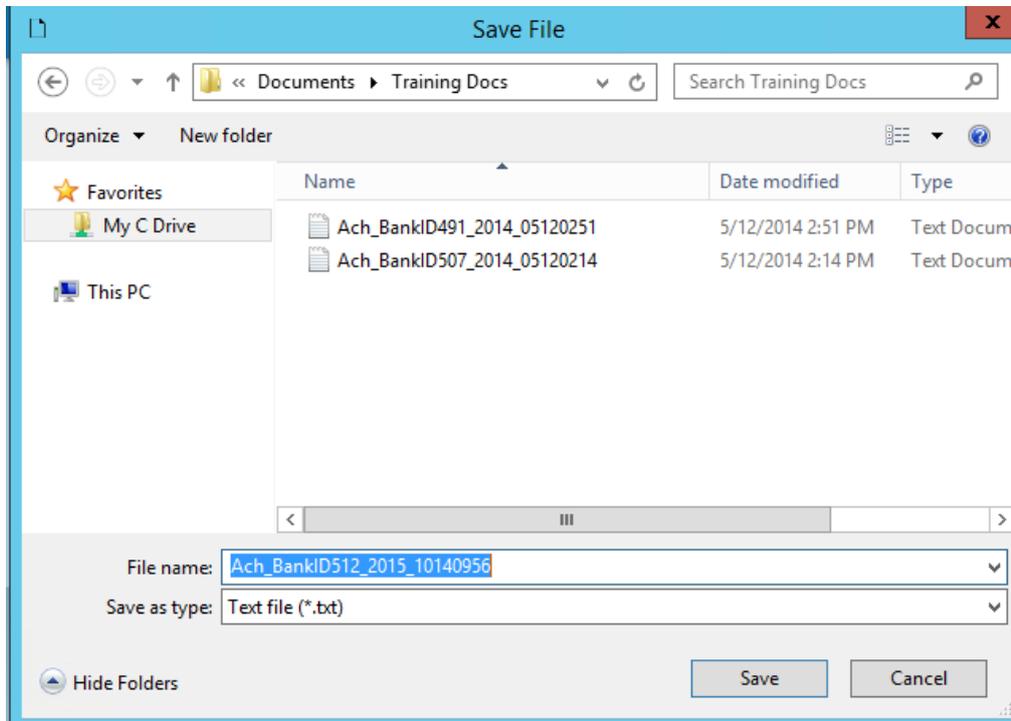
The screenshot shows a software window titled "ach management - finish". On the left, a vertical navigation pane lists "Start", "Setup", and "Finish" (which is highlighted with a right-pointing arrow). The main area is titled "payment only" and contains the instruction "Click the save button to download and save the ACH file".

Below the instruction is a large "Save File" button with a floppy disk icon.

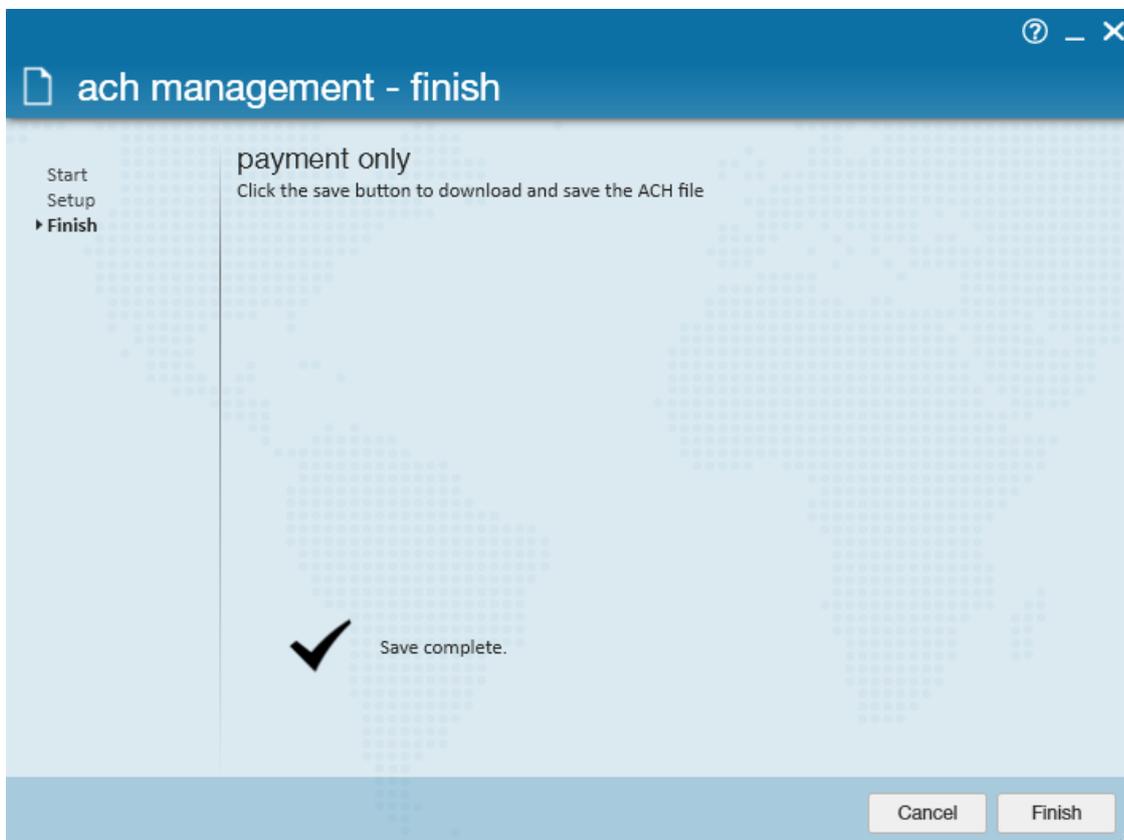
At the bottom right, there are two buttons: "Cancel" and "Finish".

This will prompt you to choose where on your computer you wish to save the ACH file.

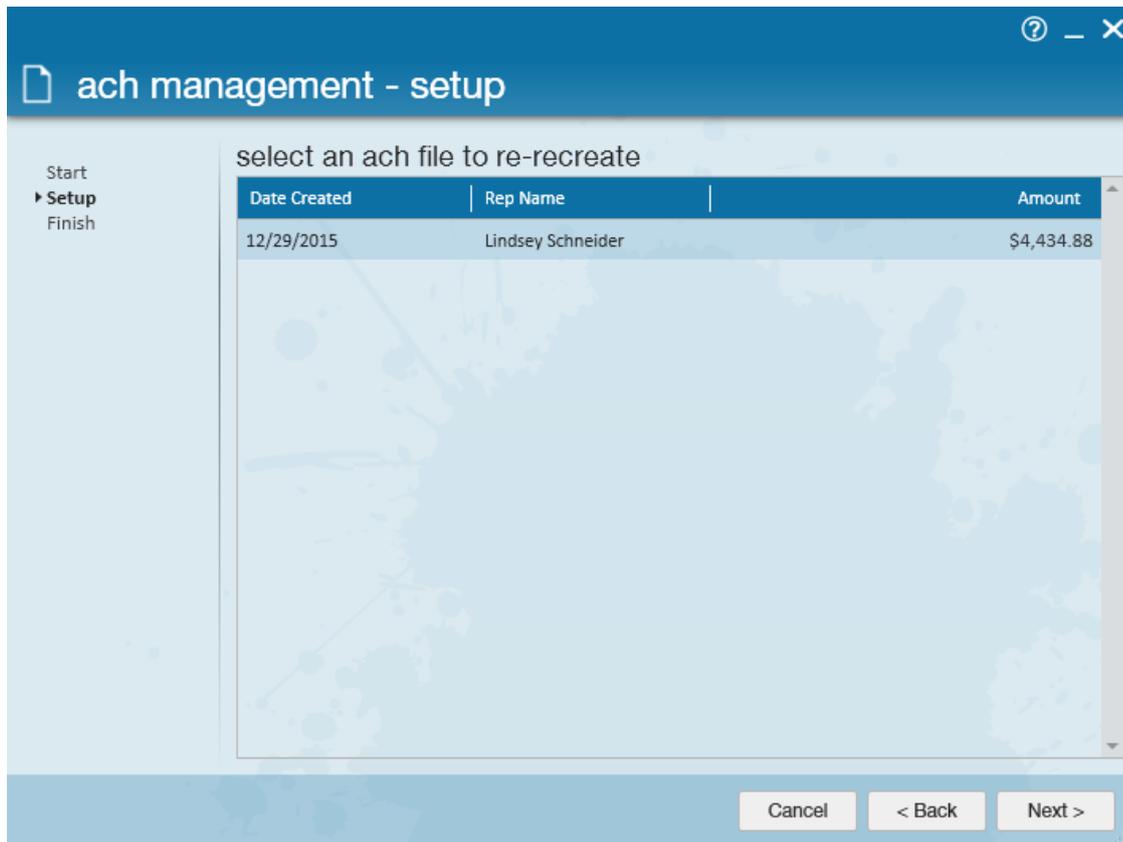
Note Please work with your IT department to ensure that drives have been mapped correctly with Enterprise.



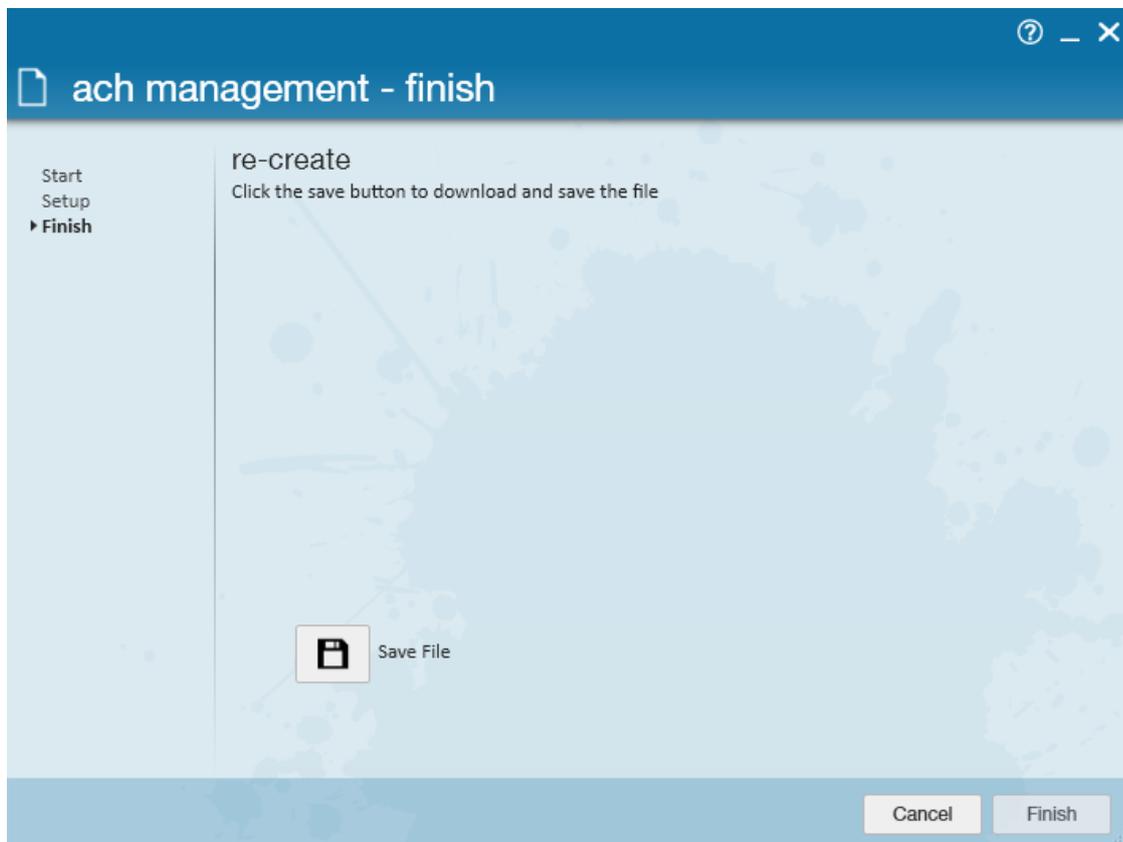
If you have saved the file successfully the system alerts you the save is complete, select finish.



Navigate to the folder where the ACH file was saved. Open the Ach file to preview the bank information, employee



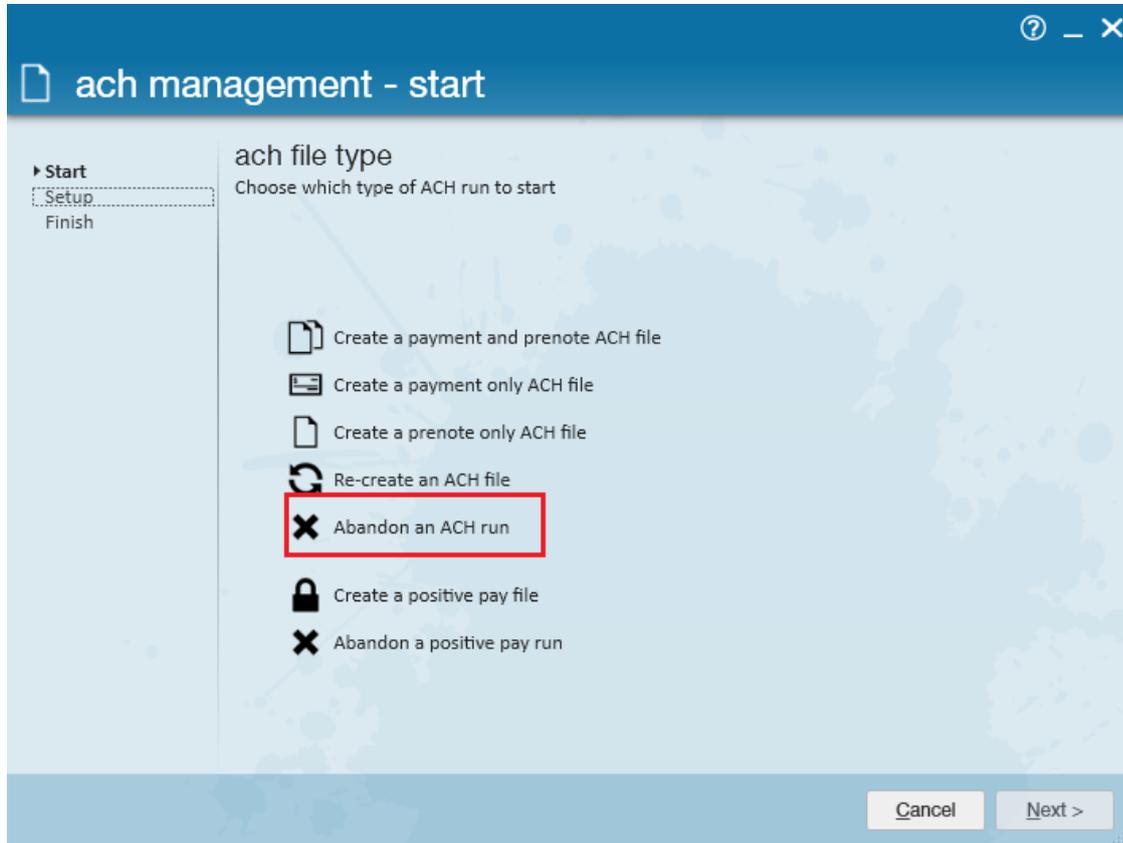
TempWorks will automatically ask for you to save the file and choose the file path accordingly.



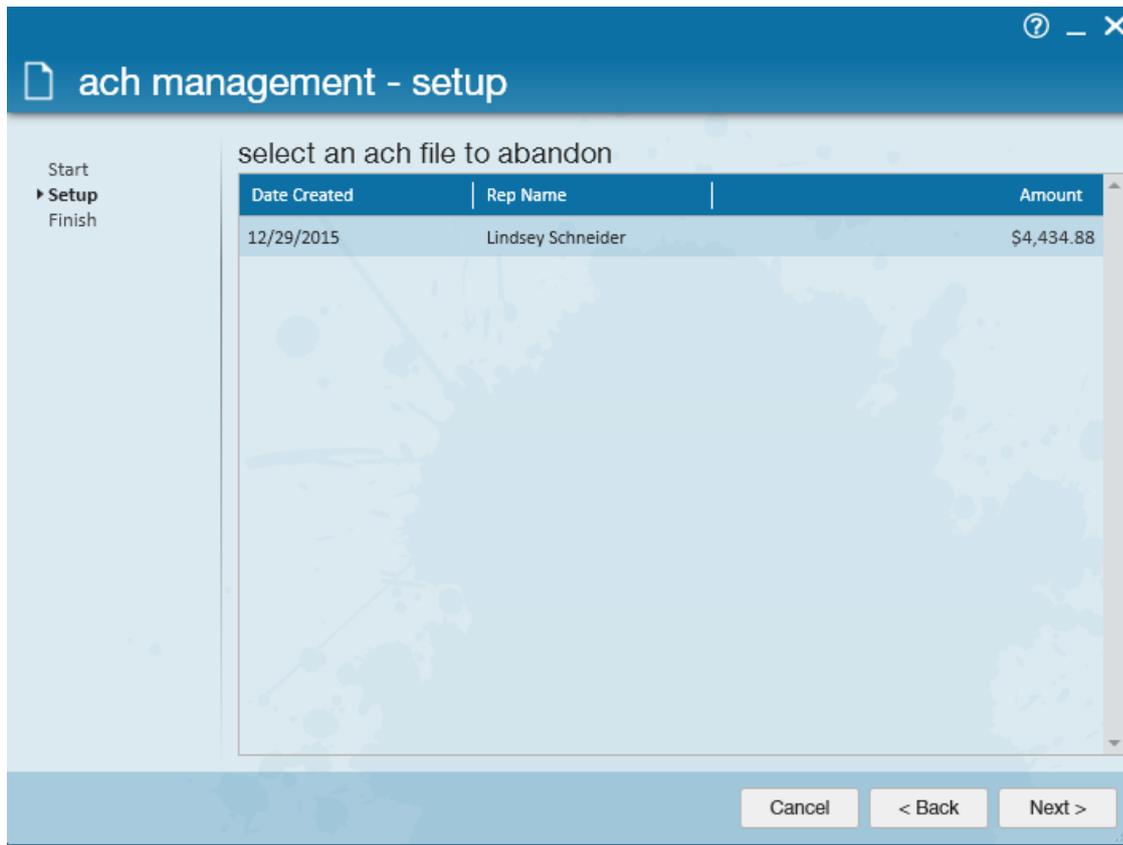
Abandoning an ACH run

Selecting the abandon an ACH run option will allow users to push all direct deposit/ach files from a run back to the beginning, allowing users to make necessary changes before uploading the file to the bank. This is useful especially when you need to update a check to a live check or void a check and don't want it to pull back into the file before submitting it to the bank.

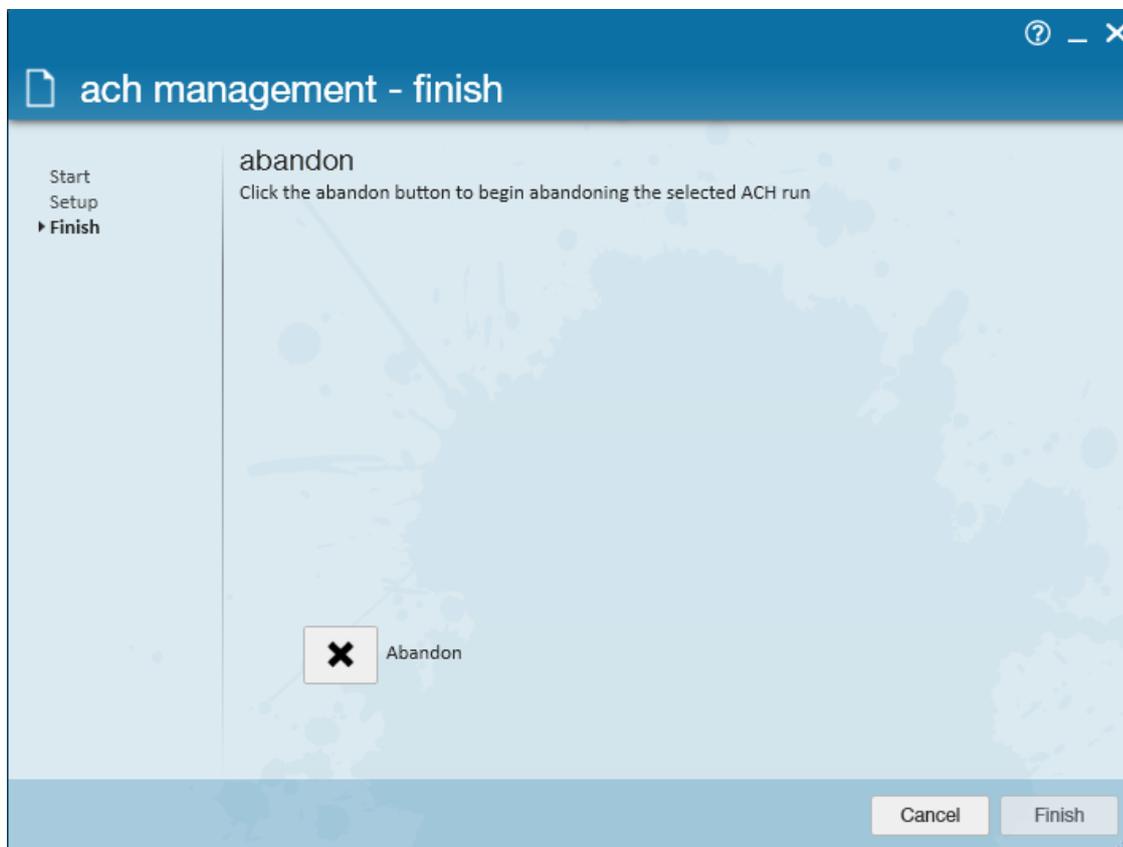
Select the abandon ACH Run option as shown:



This will open up the ach-management setup window, from this section you may choose the file you wish to abandon.

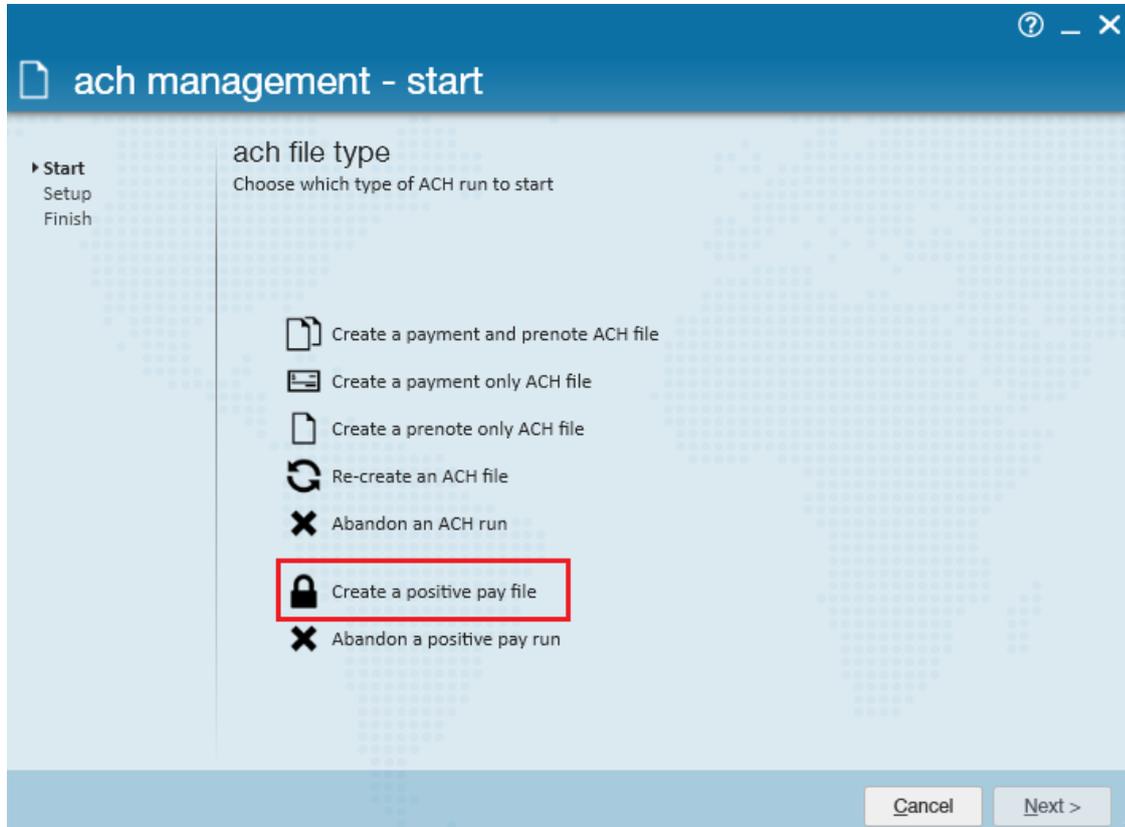


Once selected, click the abandon option begin abandoning the selected ACH run. Once the system has alerted you that the abandon is complete you may navigate back to the create ACH options as discussed earlier.



Creating Positive Pay Files

Creating positive pay files can be beneficial especially for companies that have higher risk of check fraud. Banks will utilize the positive pay file upload to match the checks companies issue and verify with those being presented for payment. Any checks that have discrepancies will be sent back to the issuer for review. Select the create a positive pay file option and click next:



After verifying the processing date, bank account, weekend bill and check date(s), select next.

Note Positive pay files for previous weeks can also be generated by choosing a different weekend bill date.

ach management - setup

Start
▶ Setup
Finish

positive pay file settings

file options

Processing date 10/14/2015

Bank account Wells Fargo

transaction criteria

Weekend bill date 10/04/2015

Checks dated on

Cancel < Back Next >

To populate the positive pay file select save file.

ach management - finish

Start
Setup
▶ Finish

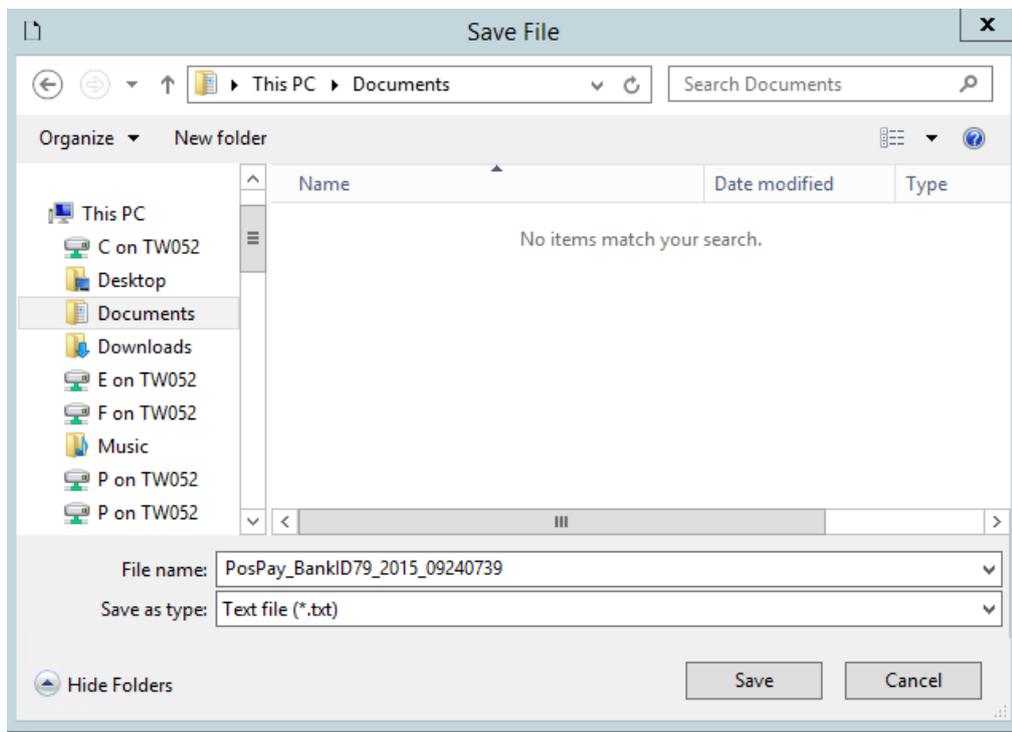
positive pay

Click the save button to download and save the positive pay file

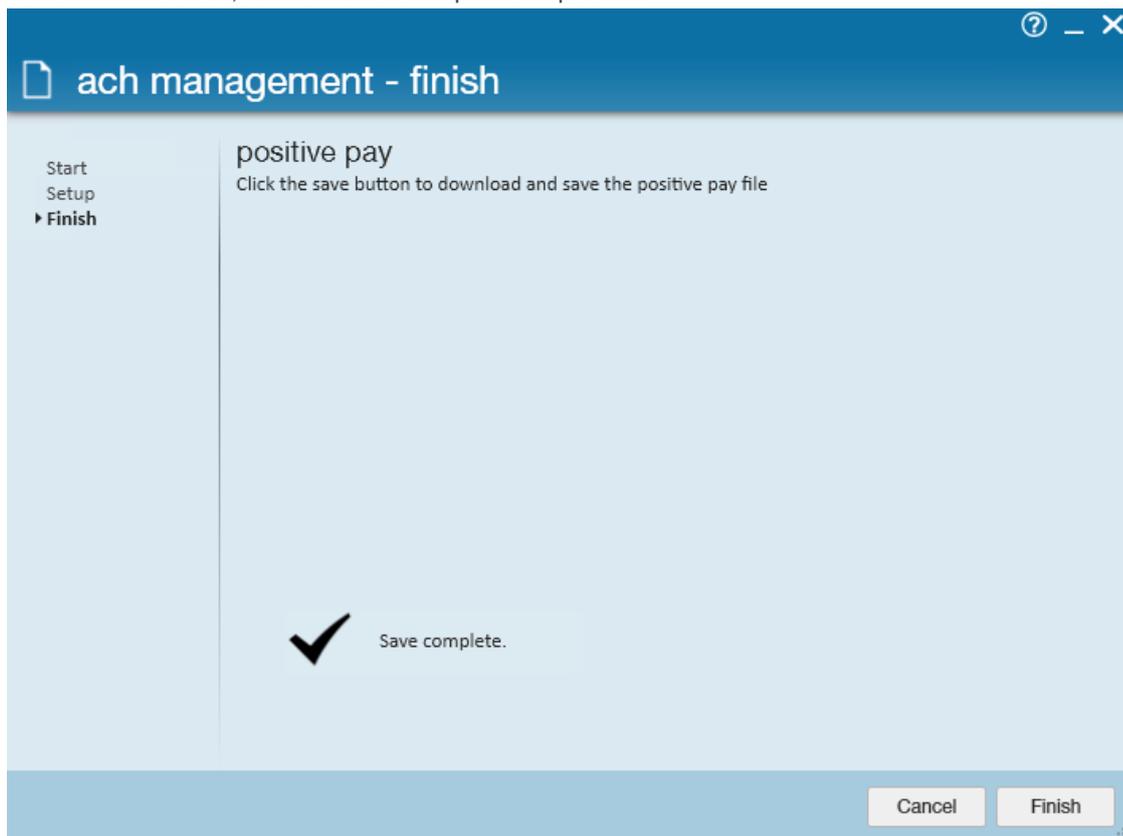
 Save File

Cancel Finish

Select where the positive pay file should be saved in the window that appears.



After the file is saved, select finish to complete the process.



Prior to uploading the positive pay file to a bank, verify all the information is correct; this includes bank routing information, employee name, check date, amounts etc.

```
091000019,1234567890,0059185186,10-09-2015,176.96,320,FIRSTNAME LASTNAME
091000019,1234567890,0059185187,10-09-2015,398.17,320,JOHN DOE
091000019,1234567890,0059185188,10-09-2015,345.73,320,JANE DOE
```

Note PosPay file formatting will vary for each bank depending upon the criteria they require. Please work with TempWorks on ACH and positive pay file formatting.

Related Articles