

## ACH Processing Tips from Earnings Edge

### *How is daily ACH processing affected by the government stimulus payments?*

Each day after ACH files are received/processed by CU\*Answers, CU\*BASE uses your credit union's specific ACH translation programs to determine how the Depositor ID in the ACH file translates to a credit union membership number. But as you can imagine, there are errors that can occur where the translation program will be unable to figure out what account number to assign. This is where the **ACH Suspense File Report** (Tool #672), affectionately known as the PACHSU, comes in. This report is used to fix any ACH records that have not been able to be translated to a member's account.

The PACHSU identifies all ACH transactions in the warehouse and provides a listing of errors to work. With the first round of stimulus payments already received in the ACH files, it is important for credit union staff to work with this report to ensure a timely deposit of member's deposits.

Remember that the PACHSU can be worked multiple times a day based on when CU\*Answers is receiving the files ([When does CU\\*Answers receive the ACH files that are available throughout the day?](#)). By effectively working the exceptions on the PACHSU report every day (not just when members are receiving stimulus payments), you can ensure that your members are receiving their deposits at the earliest possible time on the effective date of the deposit.

### *What if I wanted to post the stimulus deposits early for my members?*

Another common question that has come in recently: "If I had the desire to post ACH deposits to members early, what are my options?" Technically, there are a couple of options:

#### **Option 1: ACH On-Demand Posting through CU\*BASE**

If your credit union has activated the ACH On-Demand Posting options via Phone Operator, members can contact a credit union employee to have their ACH posted early. [Learn more.](#)

#### **Option 2: ACH On-Demand Posting through It's Me 247 and Mobile Banking**

Once activated, members can post their pending ACH deposits by selecting "Post Now" next to the pending ACH deposit. On the next screen, the member selects a fee account (if configured) and confirms the posting. [Learn more.](#)

#### **Option 3: Extract/Post Single ACH Company (Tool #368)**

If your credit union simply has a desire to post all ACH deposits for a company early, this tool can be used to post those deposits early. [Learn more.](#)

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### **How will these techniques affect my balancing?**

All of the above options are very powerful but there are important ramifications to consider:

- Posting ACH deposits early will have an impact on the balancing that your credit union (or Xtend SRS) performs for your ACH settlement. We recently released a new database table that shows all ACH transactions that have been posted, so that you can gather totals for all records that were posted early (this is needed for the balancing process). The database table is ACHDTL and is stored in your FILExx library.

Good news! We have created the canned Query that allows you to enter a date range and quickly view the data in this new table, so you don't have to create your own Query. [Learn more.](#)

- There may be multiple company IDs that the IRS is using for stimulus payments. You may wish to review your data (the ACHSUS table is where all warehoused transactions are received) to determine whether or not there are multiple company IDs that the IRS has used with your members.
- Because the IRS is using similar company IDs that they have used in the past, it is possible that you may also be posting tax refunds or other IRS related transactions early if they happen to use the same company ID.
- Although the ACH records may be in the warehouse and received, there may still need to be some work performed to identify to which member account the deposits should be posted. This is commonly performed by credit unions while reviewing the PACHSU report (Tool #672) each day.

This report should technically be worked once every day, and even multiple times a day to ensure fluidity within your member's ACH transactions.

If you have any questions, please reach out to the EarningsEdge team ([earningsedge@cuanswers.com](mailto:earningsedge@cuanswers.com).)