

INSTANT DEPOSITS

MAKING THE ACH DEPOSIT,
CONFIGURATION, AND BALANCING

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

[CUANSWERS.COM](https://www.cuanswers.com)

FOR THE CONSUMER MEMBER

On demand posting of one-time pending incoming ACH transactions by the credit union employee. [Learn more about configuration here.](#)

What kind of ACH transaction is this?

Credit union employees can assist the consumer member to post one-time, pending, incoming ACH transactions.

How does the credit union employee make this ACH transaction for the member?

First the credit union must activate the posting of these ACH transactions in Phone Operator. This is done in the On Demand Posting Controls configuration screen.

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	CDP	BOX	J/O
000	SHARE	45.10	40.10	10/03/11	.	.	Y	Y	0	.	Go!	Go!	Go!	.
001	CHECKING	2,716.86	2,716.86	7/26/19	.	.	Y	Y	0	.	Go!	Go!	Go!	.

To post the pending ACH transaction, the credit union employee clicks the Go! button above the “ACH” column.

ACH Distribution Maintenance - List by Member Account Base

Account base: 7, TEST A

Company name: [] Company ID: []

Depositor ID	Company Name	Member Name	Tran	Last ACH Tran Date	Dist
3	IES CHE	PENDING TRANSACTION	22	Jul 26, 2019	

Buttons: Pending, Update, Copy Distributions, View

On the “ACH Distribution Maintenance” screen, you select the ACH distribution and then “Pending.”

On the “ACH Warehouse Inquiry” the employee selects the pending ACH transaction and then “Post now.”

ACH Warehouse Inquiry - Transactions received but not yet posted

Depositor ID: 3 Company ID: 0

Effective	Tran Code	ACH Member Name	Amount
Jul 10, 2019	22 CREDIT	DARREN L	2,011.74

Buttons: Post now

ACH On-Demand Posting

Depositor ID: 3 Company ID: 0

Effective: Jul 10, 2019 Tran code: 22 CREDIT ACH member name: DARREN L

Amount: 2011.74 Fee amount: 5.00 Post fee from: 000 SHARE

Optional secondary transaction description (for fee): []

Buttons: Post

On the final “ACH On-Demand Posting” screen, the employee can select an account to charge the fee or waive the fee (if a fee is charged) write an optional secondary transaction description.

Then to complete the process, the employee clicks “Post,” and the money is available to the member.

FOR THE CONSUMER MEMBER

On demand posting of one-time pending incoming ACH transactions by the consumer member. [Learn more on configuration here.](#)

What kind of ACH transaction is this?

First the credit union must activate the posting of these ACH transactions in online banking. This is done in the On Demand Posting Controls configuration screen.

How does the credit union employee make this ACH transaction for the member?

The member is notified that an ACH transaction can be posted early and clicks “Review” to learn more.

The screenshot shows the Success Credit Union online banking interface. The top navigation bar includes the Success Credit Union logo, Home, Pay & Transfer, Member Services, Go Mobile, New Accounts, and a user profile for JOHN JM. The main content area features a 'Feature of the Week' sidebar on the left with links for Text Banking, Success Mobile for iOS, Success Mobile for Android, eAlerts & Text Notifications, and Custom Form. The central area displays a notification titled 'You Have Pending Deposits' with a dollar sign icon and a 'Review' button. Below this is a 'Favorite Accounts' section showing '000 REGULAR SHARE' with an available balance of \$1,184.36.

To post the pending ACH transaction, the member accesses their pending ACH transactions and clicks “Post Now.”

The screenshot shows the Success Credit Union online banking interface with the 'ACH Transactions' section selected. The top navigation bar is the same as in the previous screenshot. The main content area displays a 'Pending Electronic Transactions' section with a teal header. Below the header is a message: 'The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.' A yellow warning box states: 'Some of your pending transactions are available to be posted early!'. Below this is a table of pending transactions:

Institution	Amount	Posting On	Posting To	Post Early
professional pro	\$1,272.52	10/2/2021	000 regular share	POST NOW

The 'POST NOW' button in the table is highlighted with an orange box.

Then the member selects the account to pay the fee (if charged) and uses “Accept Fee & Post,” and the funds are available to the member.

FOR THE CONSUMER MEMBER

Posting and Settling Prior Date ACH Transactions

<https://www.cuanswers.com/wp-content/uploads/PostingSettlingPriorDateACHTransactions.pdf>

Use these directions to assist you in creating a canned Query to find all ACH items posted with an effective date of today's date and greater that will settle for a future business date.

This can be used to create a list of payments that posted early that should settle in your General Ledger the next business day or two.

In these directions, you first post your ACH Settlements. Then you will find transactions where the post date is less than or equal to the current date, the effective date is greater than or equal to the current date, and the post date and effective date are not the same.

Refer to the link above for more information and step through directions.

Posting and Settling Prior Date ACH Transactions

Using the ACH Early Post Canned
Query

INTRODUCTION

Use these directions to assist you in creating a canned Query to find all ACH items posted with an effective date of today's date and greater that will settle for a future business date. This can be used to create a list of payments that posted early that should settle in your General Ledger the next business day or two.

In these directions, you first post your ACH Settlements. Then you will find transactions where the post date is less than or equal to the current date, the effective date is greater than or equal to the current date, and the post date and effective date are not the same.

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