



OLD
NATIONAL
BANK®

ACH Direct Transmission

TRAINING GUIDE

VERSION 1.1 | UPDATED NOVEMBER 1, 2020 | © 2020 OLD NATIONAL BANK

Treasury Management Support | 800-844-1720



TABLE OF CONTENTS

About ACH Direct Transmission	3
Creating & Transmitting ACH Payment Files	3
Suspended Files.....	4
Notifications of Change	4
Notifications of Return.....	4
Reversals.....	5
Resources.....	5

About ACH Direct Transmission

ACH Direct Transmission is a payments service that allows your business to send Old National ACH files using secure file transmission protocol (FTP). It utilizes Guardian, Old National's FTP service, to help automate the origination of ACH payment batches.

For more information about ACH Origination at Old National, refer to the ACH Origination Overview Guide. To learn more about how to use Guardian's user interface, refer to the Guardian User Guide.

Creating & Transmitting ACH Payment Files

Your payment file must be created in compliance with current Nacha standards. Generally speaking, you should use a third-party software program that is capable of creating these files for you. You will follow this three-step process:



Each file transmitted should have a single File Header Record (1) and a single File Control Record (9). You may transmit multiple batches within each file but may not append multiple files into a single transmission – they must be sent individually.

Upon transmitting your file using your FTP service, you must also email a control total to **ACHDepositServices@oldnational.com** with the following detail included:

File Name		
Total Number of Credit Entries		Total Dollar Amount of Credit Entries
Total Number of Debit Entries		Total Dollar Amount of Debit Entries

Upon successful receipt of your file and control total email, Old National will verify the batch against your ACH limit. If all items pass, we will send your file to the ACH Operator in the next processing window. Note that no acknowledgement of your file receipt or transmission are sent to you if the file can be processed without any issues.

Suspended Files

If there is a problem with your file, you will be contacted by an Old National representative to remedy the cause for the suspension. Common reasons for file suspension include:

- **Over limit:** The sum of ACH batches originated that have not yet completed settlement exceed your limit (only applies to customers who are underwritten for Standard Offset).
- **Prefunding Suspend:** Your account used to offset your file has an insufficient available balance to fund your payment batch (only applies to customers who are Prefunded).
- **Invalid SEC:** The SEC used in the file is invalid per your ACH Company ID's setup instructions.
- **Improper File Format:** Your file does not adhere to proper Nacha format standards.

Additionally, entries included in a file that have invalid routing and transit numbers will be rejected on the following business day. You will be contacted by an Old National representative to notify you of the rejection and to work to re-originate or cancel the item.

Notifications of Change

If the RDFI has changed the Receiver's account information, they will reply to your origination with a Notification of Change (NOC), which includes instructions for information that needs updated for the Receiver. NOCs are most commonly sent when the Receiver's financial institution has merged with another company, and their routing/transit number and/or account number have changed as a result. It is your responsibility as the originator to keep your Receivers' account information current. Failure to properly act on a NOC may result in fines from the ACH network.

By default, we provide NOCs to your company electronically through ONPointe Treasury and through US mail.
If you prefer, email delivery is available.

Refer to Appendix B in the ACH Origination Overview Guide for NOC reason codes.

Notifications of Return

If the RDFI returns your entry, you will receive a chargeback to your Old National account and a notification explaining why the entry was returned. Common reasons for a Notification of Return (NOR) include:

- Closed bank account
- Insufficient funds
- ACH block or filter service
- Disputed transaction by the Receiver

When an entry is returned, you must decide whether to re-originate the item or whether to contact the Receiver to make alternate arrangements.

By default, we provide NORs to your company electronically through ONPointe Treasury and through US mail.
If you prefer, email delivery is available.

Refer to Appendix C in the ACH Origination Overview Guide for NOR reason codes.

Reversals

If a batch or entry contains an error, a reversal batch may be originated to correct the item. Reversals are only permitted if the entry is a duplicate, was intended to be a debit but sent as a credit (or vice-versa), or if the dollar amount was different than intended. Reversals must be originated within 5 banking days following the settlement date of the erroneous entry and must be marked as REVERSAL in the batch header record.

Resources

Guardian Training

Visit oldnational.com/tmic to learn more about using Guardian.

Phone

If you have questions, please contact Treasury Management Support.

Hours: Monday-Friday 8am-6pm ET / 7am-5pm CT

Phone: 800-844-1720

Email: tmsupport@oldnational.com