How to . . .

Create an ACH Payment file

Purpose	The steps below explain how to create an ACH payment file to send to the bank to make electronic payments to vendors/employees bank accounts.
Prerequisites	✓ Have defined in Format Specifications the Output Data Format (format, forms, records and fields) and the Outgoing Payment Format (format and form). ✓ Have created a Payment Selection of all the vendors and amounts for payment.

1) Navigate to **Menu > Banking > Payment > Payment Files**.

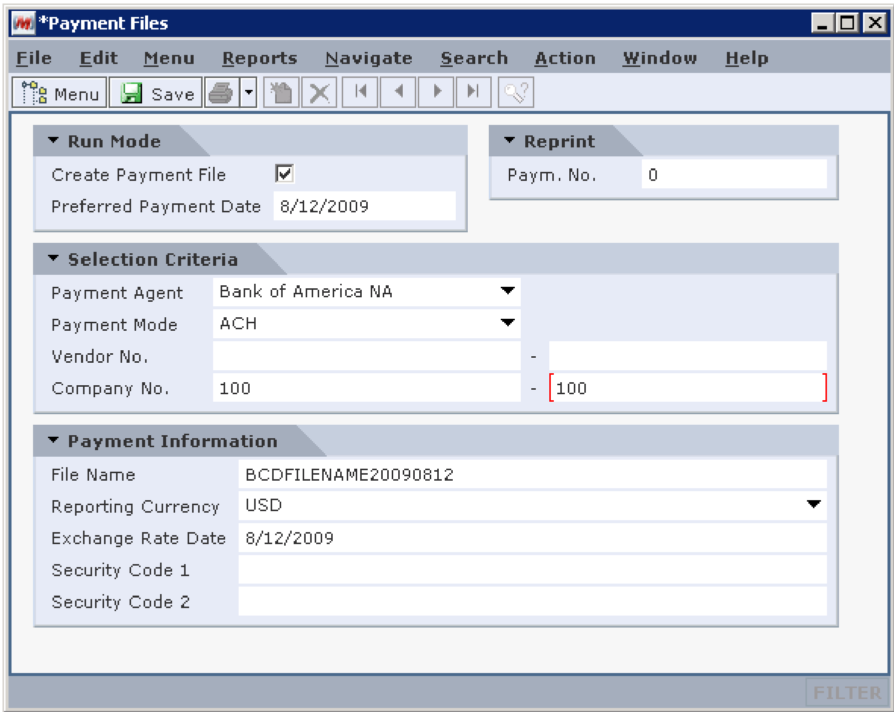
Complete the following selection criteria:

- Tick 'Create Payment File'
- Enter the 'Preferred Payment Date' you want the payment to be applied to the payment orders in the file created. (If you do not specify a date, the payment date for each entry being paid will be the one applied to the entry in the payment selection.)
- Select the 'Payment Agent' from the dropdown.
- Select the 'Payment Mode' from the dropdown.
- (Optional) Enter the 'Vendor No.' range for file creation. Leave blank if you want to create a file for all the payees that were selected in the payment selection.
- (Optional) Enter the 'Company No.' range for the file creation. This is recommended once multi-companies are in use.
- Enter a unique 'File Name' for the file to be created.

- Verify that ‘Currency’ and ‘Exchange Rate Date’ are correct.

- Select ‘Action’, ‘Create Payment File’.

- The file is now created and placed into your Maconomy client folder. (see your System Administrator for the exact location.)



Remove extra lines from file if they exist:

In most instances, the file is created with an extra blank line at the end. This line needs to be removed in order to for the bank to process it without errors. The easiest way to do this is utilizing a file editor such as Crimson Editor because the extra line is displayed with a line number where other programs such as Notepad or Wordpad do not. (Crimson Editor is a free download from CrimsonEditor.com)

- Open the file created in the previous step with Crimson Editor or another editor. Make sure that the line numbers are displayed.

- Scroll to the end of the file.

- The file must have lines that are a multiple of 10 (10, 20, 30, 40, etc.). The file will create with the needed number of filler lines (with all 9’s in them).

- If you see that last line is a blank line, (you will see the line number to the left)—see example 1 below. It shows 21 lines, with the 21st one being blank.

- Click on that last blank line and hit ‘backspace’. The cursor should move up to the previous line and you should see the last line number is now 20. –see example 2 below.

- Save the file, and send to the bank.

Example 1.

```
 1 101 11100002512702975230908111511A094101BANKOFAMERICA          BCD MEETINGS           00010019
 2 5200BCD MEETINGS                        1270297523CCDEMPEXPENSE090811090812   1111000020010019
 3 6220719203008001965          0000004400100043         DERREK LEE              0111000020000001
 4 705                                                                                00010000001
 5 6221220006610395440139       0000004400100045         RYAN THERIOT            0111000020000002
 6 705                                                                                00020000002
 7 622501202306202332           0000004400100048         ALFONSO SORIANO         0111000020000003
 8 705                                                                                00030000003
 9 62207192277762010344201      0000004400100050         MIKE FONTENOT           0111000020000004
10 705                                                                                00040000004
11 6221021015195155502497       0000004400100052         MILTON BRADLEY          0111000020000005
12 705                                                                                00050000005
13 62226107131500000022773      0000004400100058         KOSUKE FUKUDOME         0111000020000006
14 705                                                                                00060000006
15 820000001200000001190000000000000000000264001270297523                         111000020010019
16 9000001000002000000120000000119000000000000000000000026400
17 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
18 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
19 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
20 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
21
```

Example 2.

```
 1 101 11100002512702975230908111511A094101BANKOFAMERICA          BCD MEETINGS           00010019
 2 5200BCD MEETINGS                        1270297523CCDEMPEXPENSE090811090812   1111000020010019
 3 6220719203008001965          0000004400100043         DERREK LEE              0111000020000001
 4 705                                                                                00010000001
 5 6221220006610395440139       0000004400100045         RYAN THERIOT            0111000020000002
 6 705                                                                                00020000002
 7 622501202306202332           0000004400100048         ALFONSO SORIANO         0111000020000003
 8 705                                                                                00030000003
 9 62207192277762010344201      0000004400100050         MIKE FONTENOT           0111000020000004
10 705                                                                                00040000004
11 6221021015195155502497       0000004400100052         MILTON BRADLEY          0111000020000005
12 705                                                                                00050000005
13 62226107131500000022773      0000004400100058         KOSUKE FUKUDOME         0111000020000006
14 705                                                                                00060000006
15 820000001200000001190000000000000000000264001270297523                         111000020010019
16 9000001000002000000120000000119000000000000000000000026400
17 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
18 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
19 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
20 9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
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