Electronic Funds Transfer for A/P User's Guide

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Contents

Chapter 1: Introducing the Electronic Funds Transfer Modules 1

Chapter 2: Setting Up Modules 3

Electronic Funds Transfer 3

Electronic Funds Transfer - Bank Tab 3

Electronic Funds Transfer - Bank Holidays Tab 4

Electronic Funds Transfer - Bank Information Tab 5

Electronic Funds Transfer - Connection Tab 9

Electronic Funds Transfer - Email Tab 11

Vendors Payment and Terms Tab - Electronic Payments 12

Chapter 3: A/P Electronic Payments 16

Select A/P Invoices to Pay - Electronic Payments 16

Pay Selected A/P Invoices - Electronic Payments 17

Create/Send A/P Electronic Payments 18

Chapter 4: Direct Deposits 20

Setting Up Employee Direct Deposits 20

Employee Information - Direct Deposit Tab 20

Create/Send Direct Deposit File 22

Chapter 5: Electronic Funds Transfer Reporting 24

Electronic Funds Transfer Reporting for A/P 24

Direct Deposit Reporting 25

Employee Bank Information List 25

Direct Deposit File Register 26

Index 30

Chapter 1: Introducing the Electronic Funds Transfer Modules

The Electronic Funds Transfer feature two separate modules: Accounts Payable's Electronic Funds Transfer and Payroll's Direct Deposit.

Electronic Funds Transfer for A/P Module

Note: The Accounts Payable module must be installed in order to use the Electronic Funds Transfer for A/P module.

The Electronic Funds Transfer (EFT) for A/P module works with Accounts Payable to help organizations:

- improve cash management by controlling when vendor payments are taken from their bank accounts,
- reducing postage and check stock costs, and
- saving time for accounting personnel.

EFT lets users designate which vendors receive electronic payment, print payment vouchers, and send the electronic payment information to the bank. It is easy to use: enter invoices and select to pay as usual, print vouchers and EFT creates a NACHA-formatted file that is ready to transmit to the bank. You transfer it right from the system terminal.

Please ensure that you contact your financial institution to set up the proper electronic funds transfer information and complete the appropriate documentation. You should verify with your bank if they accept either a CCD (Cash Concentration or Disbursement) or CCD+. The CCD+ will include one addenda record. If they do not accept a CCD+ file, make sure the "Disable Addenda" check box is selected by the Administrator on the Organization>Set Up Modules>Electronic Funds Transfer - Bank Information Tab.

To Add The EFT for A/P Module

1. First the EFT for A/P module must be added to an organization by the Administrator.
2. Either add EFT for A/P to a current organization (Organization>Add a Module Wizard - Module Panel), or select the EFT for A/P module when creating a new organization (File>New

Organization Wizard - Modules Panel). For more information on these wizards, see the *Administration* guide.

3. Once the EFT for A/P module has been applied to an organization, its menu selections are available. These selections are integrated into the MIP Accounting menu selections.
4. There are Checklists available for setting up this module and its processes. Please refer to the online help (Help>Contents and Index>Reference) for modular specific menu selections, checklists, and common questions.

Chapter 2: Setting Up Modules

This section describes information about setting up the Electronic Funds Transfer form, as well as, describing the Electronic Payments features which are integrated in the Maintain>Accounts Payable>Vendors form.

Electronic Funds Transfer

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer.

Use this form to set up all the required information necessary to transmit files. The information entered here is used to identify a company's financial institutions, which Bank Holidays apply to each institution, and which General Ledger cash accounts apply to each institution. You can also enter the communication settings on this form, such as modem settings and connection properties.

In order to electronically transmit electronic vendor payment files (using a modem and terminal services), you must enter communication settings using the Connection tab or using software supplied by your financial institution.

Note: The Direct Deposit module must be set up using the following form to ensure that all the required information is entered to transmit files.

Electronic Funds Transfer - Bank Tab

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer.

Use this tab to enter bank information–Routing Number, Bank Name, and Immediate Destination.

Important! Contact your financial institution to set up the proper information and complete the appropriate documentation before using the module. They provide the bank ID, password, telephone number, script commands, and an ID number to identify your organization. This ID is used in several places throughout the system.

Fields

Routing Number: Enter the bank's routing number, including the check digit, for the account being accessed.

Bank Name: Enter the name of the financial institution handling your organization's account.

Immediate Destination: Enter the routing number for the ACH Operator (such as Federal Reserve Bank) receiving the file. Your bank supplies this information.

Discretionary: Some banks require that you provide Company Discretionary Data in your ACH file transmissions (if this does not apply to your bank, then this field is optional). Your bank determines what information should go in this field (see your bank's NACHA file specifications), and individual banks decide if the description is displayed on the recipient's statement. This field is limited to 20 alphanumeric characters - spaces count as characters.

Note: The information entered in this field populates the Batch Header Record position 4 in the ACH file transmission.

Check Boxes

Same Day Clearing: Check the box to enable same day ACH clearing. The default is unchecked.

Include Filler Records: When checked, the 10 filler records are included when the block count is divisible by 10. When not checked, the 10 filler records are not included when the block count is divisible by 10. The default is unchecked.

Tip: To display a warning message every time the system is opened and there is a file that has not been transmitted, select the "Warn if Direct Deposit File not sent" check box on the Payroll>Options>Customize Workstation Settings>Alerts tab.
To display a warning message every time Accounting is opened and there is a file that has not been transmitted, select the "Warn if A/P Electronic File not sent" check box on the Options>Customize Workstation Settings>Alerts tab.

Electronic Funds Transfer - Bank Holidays Tab

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer.

Use this tab to enter bank holidays that apply to the financial institution entered on the Bank tab. These are days when the bank will not accept your file.

Troubleshooting

- You cannot create or send an EFT file unless the bank year information is maintained. The bank holidays have to be maintained for upcoming years as your bank posts the next year's holiday schedule.

Fields

Enter Bank Holidays:

- **Year:** Enter the year for the bank holidays, or select one using the drop-down list. Once a year has been entered, press the Tab key to display all the Federal Holidays in the table below.

Enter Bank Holidays Table: Use this table to enter the appropriate bank holidays that apply to your financial institution. You can edit and/or delete any of the holidays supplied by the system.

- **Date:** Enter the date of the bank holiday.
- **Description:** Enter the description of each bank holiday. All Federal Holidays are automatically supplied by the system.

Tip: Once the bank holidays have been entered, click the Date heading to sort the holidays in date order.

Electronic Funds Transfer - Bank Information Tab

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer.

Use this tab to enter account information for the bank and the general ledger cash account. You can enter more than one account number for the bank; however, only one account number can be used per cash account.

Note: You can only use one bank account per cash GL account. The GL cash account entered must match the GL cash account you specified as the offset assignment for A/P checks (APC transaction source).

Troubleshooting

- It is best to create a new GL Account Code for each new bank account, if you plan to set up multiple bank accounts.
- If you are change bank accounts and the Cash Account you want to use if already assigned, you must first delete the line on the Bank Information tab for that old bank account (including the designation for its Cash Account) before adding a new row and setting up the new bank account.
- To verify EFT information: the first payment, after a change to a vendor's information, creates a check and a $0.00 amount record in the EFT file sent to your financial institution. After three banking days have passed without a change to the vendor's direct deposit information, a voucher and a normal EFT record will be created for the next payment. Note that Banking days are Monday through Friday, and exclude Holidays and Weekends. When the pre-note is sent, that day is not counted, but the next three days are counted - unless it is a holiday or weekend, and the fourth day, a voucher and a normal EFT record will be created for the next payment. For example. You send a pre-note on Friday, July 1. The first day counted begins on Tuesday, July 5 (because July 4 is a holiday) and a voucher and a normal EFT record will be created for the next payment as early as Friday, July 8.

Fields

Bank Account Number: Enter the bank account number used to transfer funds to your vendor's account.

Immediate Origin ID: Enter the ID assigned by the Automated Clearing House (ACH) Operator (bank) for this account. Note that the ACH Operator supplies this information when signing up for electronic funds transfer. This field has a maximum length of 10 alpha and numeric characters. (The system defaults to the Federal Tax ID Number, which was entered using the Organization>Organization Information form.)

Note: If you entered an Immediate Origin ID that has less than 10 characters, when the ACH.txt file is created, the system right justifies the text and enters blank spaces to the left of the entry until a total of 10 characters are used.

Cash Account: Enter the General Ledger account number for this bank account, or select one using the drop-down list. The drop-down list displays the code, status, title, and type. For example, *Code* 11001, *Status* A, *Title* Cash in Checking, *Type* CSH.

Company ID: Enter your organization's ID number. The bank assigned this number when signing up for electronic funds transfer. (The system defaults to 1 + Federal Tax ID Number. The Federal Tax ID was entered using the Organization>Organization Information form.)

Bank Offset: Select the check box to indicate that your bank requires mixed debit and credit records (200 file type), which include the debit records for the organization's account. If this box is not selected, the ACH.txt file will contain only the credit records (220 file type). Verify with your bank which selection to choose.

Disable Pre-note: Select these check boxes to prevent creation and sending of pre-notes to the financial institution. When this check box is changed, it will be applied to all bank accounts.

- **Direct Deposit** - Selecting this box will prevent pre-notes from being sent to all employees. This is the default for all employees unless you have chosen not to send a pre-note for a particular employee on the Maintain>Payroll>Employee Information>Direct Deposit tab. This column is only available if the Direct Deposit module was added for the active organization.
- **A/P Electronic Payments** - Selecting this box will prevent pre-notes from being sent to all vendors. This is the default for all vendors (for the cash account) unless you have chosen not to send a pre-note for a particular vendor on the Maintain>Accounts Payable>Vendors>Payment and Terms tab. This column is only available if the Electronic Funds Transfer for A/P module was added for the active organization.

Note: In order for the Pre-note control to work at the Employee or Vendor level, the employee or vendor record must be updated after any updates occur at the Bank Information level.

Disable Addenda: Select this check box to ensure that an addenda record (remittance information) is not included in the A/P Electronic Payment file. The system changes the type of file from CCD+ to CCD (Cash Concentration or Disbursement). The CCD+ will include one addenda record. You should verify with your bank which file to use (either CCD or CCD+). This column is only available with the Electronic Funds Transfer for A/P module.

Tips:

- When a vendor is setup for electronic payments, they will automatically be set up for one-invoice: one-voucher, not multiple invoices on a single voucher.
- On this tab, when you setup EFT, a given routing number will automatically be setup to include Addenda records for each EFT payment. However, some banks cannot handle the addenda information, so select the Disable Addenda check box, to disable the Addenda feature.
- Once the system is set up, the invoice number and amount can be included in both Addenda information in the ACH.txt file and in the emails sent to the vendors. Neither the Addenda nor the email will include any other information such as document description or voucher number.

Pre-Notes for EFT

To verify the electronic funds transfer files, the first payroll or A/P payment calculated with electronic funds transfer creates a check and a Pre-Note $0.00 amount record that is sent to your financial institution. When the next payroll or payment is calculated for the employee or vendor, the normal record is created and sent. No check is created, only the voucher will print. (This payroll or payment must be three banking days after the Pre-Note.)

- **Direct Deposit:** The pre-note function is based on the last changed setting in either the Maintain>Payroll>Direct Deposits or by the Administrator using Organization>Set Up Modules>Electronic Funds Transfer - Bank Information Tab.
- **A/P Electronic Payments:** The pre-note function is based on the last changed setting in either the Maintain>Accounts Payable>Vendors - Payment and Terms Tab or by the Administrator using Organization>Set Up Modules>Electronic Funds Transfer - Bank Information Tab.

Examples of When the System Generates Pre-Notes

Listed below are examples of what will cause the system to generate a pre-note (unless *Disable Pre-Note* has been selected):

- The system will generate a pre-note, and create checks the first time you use the direct deposit module. The direct deposit file must be created in order for vouchers to print the next time payroll is processed.
- Creating a direct deposit file before 3 banking days have passed from the previous date you created a file, will cause the system to create a pre-note.

- When specific changes are made to an employee's direct deposit setup information the employee will receive a pre-note and check instead of a voucher. The changes in an employee's direct deposit setup information that will generate a pre-note are:
  - Changes to bank routing number information.
  - Changes to bank account number.
  - Addition of bank account information.
  - Bank account type.

In this example, changing one employee's setup information will only cause the one employee to receive a pre-note and check. The remaining employees without changes will receive vouchers.

- Adding a new employee will generate a check and pre-note for the first payroll for that employee.

Electronic Funds Transfer - Connection Tab

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer.

Use this tab to set up the connection portion of the module. You must activate the modem and enter the connection properties necessary to transmit the file to your financial institution. If you do not want to use the connection portion provided by the system, select the "Use Other Connection" check box on this tab.

Without the proper use of the connection piece provided by the system, it will not be able to verify that the bank accepted the file. If a file is rejected due to bad data, you will have to manually correct the *.txt file, or void and reprint the vouchers (Pay Selected A/P Invoices and Create/Send A/P Electronic Payments) and re-send the file. If the problem is just a connection error, you should be able to simply retransmit the existing file.

If you are using the connection piece provided by the system and the file was rejected, the system rolls back all the records in the file. Then the file is still available to be sent.

Fields

Use Other Connection: Select this check box if you are not using the connection portion shipped with the module. You need to use software supplied by your financial institution or by your operating system (for example, HyperTerminal).

Connection Properties: Use this group of boxes to enter the dial out number, phone number, emulation, and protocol as you may transmit the electronic payment file via a modem.

- **Dial Out:** If you need to dial a a prefix number used to obtain an outside telephone line, enter that number here. For example, you may need to enter "9" to dial out.
- **Phone Number:** Enter the phone number to connect to the bank and send the EFT file.
- **Emulation:** Select the type of emulation required by your bank using the drop-down list. Choose from TTY, ANSI, VT100, and VT52.
- **Protocol:** Select the type of modem to use with your bank using the drop-down list. Choose from XMODEM, XMODEM1K, XMODEM1KG, YMODEM, YMODEMG, ZMODEM, and KERMIT. The modem settings are associated with the bank routing number. This allows you to use a different modem with a different bank.

Modem Settings: Select the type of modem to use with your bank. The modem settings are associated with the bank routing number. This allows a different modem to be used with a different bank.

Configure: Use this button to change the modem or modem settings.

Resending the EFT File

The system is unable to verify that the electronic funds transfer file was transmitted and received by the bank if our connection portion is not being used. If you are using the connection portion provided and the file was rejected, the system rolls back all records in the file; therefore, the file can be created and sent again.

- If an **A/P Electronic Payments** file is rejected due to bad data, you must manually correct the *.txt file, or void the vouchers, reprint them, and then create and send the file again.
  - Reprint the vouchers using Activities>Accounts Payable>Pay Selected A/P Invoices and resend the file using Activities>Accounts Payable>Create/Send A/P Electronic Payments in the system.
- If the problem is just a connection error, you should be able to simply resend the existing file.
- If a **Direct Deposit** file is rejected due to bad data or an incomplete file, and you did not create a backup, you can select the Reset Direct Deposit toolbar button located on the "Create/Send Direct Deposit File" (page 22) form. Enter the applicable information (Processing Group Code, Pay Date, and Payroll Type) related to the employees you need to regenerate a file for and reset the

- payments so that a new file can be created. Otherwise, you must void the Payroll vouchers, and manually recreate them with a supplemental payroll, reprint them, and then create and send the file again.
    - If you created a backup before printing the checks and vouchers, you could restore the session, reprint them and then create and send the file again.

Electronic Funds Transfer - Email Tab

Access this tab with Administrative user rights using Organization>Set Up Modules>Electronic Funds Transfer. It is only available with the Electronic Funds Transfer for A/P module; it is not available for Direct Deposit users.

Use this tab to set up email options for the Electronic Funds Transfer for A/P module. You can send payment notifications to vendors and blind copy the email to yourself (the person logged on to the system) or to a default email address.

You can also create a message that will be appended to every email notification created. In order to send the notifications, you must have configured your Simple Mail Transfer Protocol (SMTP) settings for email using Organization>Organization Information>SMTP Email (see Configuring SMTP). A notification is sent after the electronic payment file is processed using Activities>Accounts Payable>Create/Send A/P Electronic Payments.

Fields

Send Payment Notification Email to EFT Vendors: Select this check box to send an email to all vendors being paid electronically. You will need to enter each vendor's email address using the Maintain>Accounts Payable>Vendors> Payment and Terms tab.

Bcc: Copy All Payment Notification Emails to Sender: Select this check box to send a blind copy of the email to the sender's email address (Security>Maintain Users). The sender's name is not visible to other recipients of the message.

Default Bcc Email Address: If you would like to send the Bcc copy to another user instead of the sender, enter an email address here. The Bcc check box must be selected in order to send the notification.

If you are entering multiple email addresses, each address must be separated with a semicolon and a space. For example, you may want to send the Bcc copy to the sender (you@email.com) and to

another user (me@email.com). You would then enter both email addresses as follows: you@email.com; me@email.com.

Message: Enter a message that will be appended to the email. It could include information such as a contact person and telephone number that would be applicable to all vendors receiving electronic payments.

Tip: If you do not want to send a payment notification for a particular vendor, select "Do Not Send Payment Notification Email" using the Maintain>Accounts Payable>Vendors>Payment and Terms tab.

Vendors Payment and Terms Tab - Electronic Payments

Important! Electronic Funds Transfer for A/P features are integrated into this Accounts Payable form. This topic only displays the features that specifically apply to EFT for A/P. For detailed information regarding Accounts Payable, refer to Maintain>Accounts Payable>Vendors - Payment and Terms Tab in the *Accounts Payable* guide.

Use this tab to enter the Electronic Funds Transfer information for vendors. Select the Electronic Payments check box and complete the appropriate banking and payment notification information.

If you enter an Account Number assigned by the vendor on the Maintain>Accounts Payable>Vendors>Vendor tab, this number will also be transmitted in the A/P electronic file and will print on the voucher.

Important! In order to view the Bank Account field, you must have been granted Sensitive Data rights for Maintain>Accounts Payable>Vendors. These rights are granted by the Administrator using Security>Set Up Organization Menus.

Multicurrency Users

The Electronic Payments fields (Electronic Payments, Routing Number, Bank Account, Type, Send Pre-note, Personal Account, and Do not Send Payment Notification Email) are only available if you have installed and added the Multicurrency module, the Vendor's currency is USD, and the Always Pay in Vendor's Currency check box is selected on the Vendor's tab.

Troubleshooting

- To verify EFT information: the first payment, after a change to a vendor’s information, creates a check and a $0.00 amount record in the EFT file sent to your financial institution. After three banking days have passed without a change to the vendor’s direct deposit information, a voucher

- and a normal EFT record will be created for the next payment. Note that Banking days are Monday through Friday, and exclude Holidays and Weekends. When the pre-note is sent, the first day does not count, but the next three days do count - unless it is a holiday or weekend, and the fourth day, a voucher and a normal EFT record will be created for the next payment. For example. You send a pre-note on Friday, July 1. The first day begins on Tuesday, July 5 (because July 4 is a holiday) and a voucher and a normal EFT record will be created for the next payment as early as Friday, July 8.

Fields

Payment Information: Use this group box to enter the bank information needed to set up electronic payments and to specify payment notification options.

- **Electronic Payments:** Select this check box to activate electronic payments for the vendor.
- **Routing Number:** Enter the vendor's bank routing number. This is the nine digit routing number that prints on the bottom, left of the check.
- **Bank Account:** Enter the vendor's checking account number at the vendor's bank. All alpha characters should be entered using uppercase letters. The vendor supplies this information.
- **Type:** From the drop-down list, select the type of payment that will be made to the vendor. The system displays a code of 22 for checking, 32 for savings, or 52 for a loan payment.
- **Disable Pre-note:** Select *Yes* to not send the vendor a pre-note. Otherwise, select *No* to send a pre-note for this vendor. Anytime the Routing Number, Bank Account, or Type is modified, the Pre-note period is reset by default. Unless the Disable Pre-note option is set to "NO," a pre-note will be sent (three banking days after the modification) and the vendor will get a check. The system sends pre-notes based on the last changed setting in either the Maintain>Accounts Payable>Vendors - Payment and Terms Tab or by the Administrator using Organization>Set Up Modules>Electronic Funds Transfer - Bank Information Tab.
  In order for the Pre-note control to work at the Vendor level, the vendor record must be updated after any updates occur at the Bank Information level.
- **Disable Pre-note Last Updated:** The system displays the date of the last time the Disable Pre-note field was changed.
- **Pre-note Sent:** The system displays the date when the pre-note was sent.
- **Electronic Payments Last Updated:** The system displays the date for the last time the payment information was changed.

- **Voucher Available:** The system displays the date when the A/P voucher was available.
- **Print Separate Checks for Each Invoice:** When you select the Electronic Payments checkbox, this box will automatically be selected. The system will create an Addenda record for each invoice.

Note: If this checkbox is not selected and invoices selected for payment are tied to more than one address, using Maintain>Accounts Payable>Vendors>Addresses tab>Check Address button, the system must batch payments by check address and print one invoice per check address.

- If you clear this checkbox, the Addenda record will not be created because it is restricted to the information for one invoice only. However, the system must validate whether multiple check addresses are indicated on the invoices selected for payment.
- The Addenda record will always display when paying only one invoice, unless the Disable Addenda check box is selected by the Administrator (Organization>Set Up Modules>Electronic Funds Transfer).

- **Personal Account:** This refers to the **Bank Account** field. Select this checkbox to indicate that the bank account number links to a personal account, not a corporate account.

Note: The **Personal Account** checkbox is automatically enabled if any bank information (**Routing Number**, **Bank Account**, or **Type**) is modified. If the **Electronic Payments** checkbox is not selected, the **Personal Account** checkbox is automatically disabled.

- **Do Not Send Payment Notification Email:** Select this check box if you do not want the vendor to receive an email when the electronic payment file is created and sent. The system default for email options selected by the Administrator is located on the Organization>Set Up Modules>Electronic Funds Transfer>Email tab.333
- **Email Address:** Enter the vendor's email address to send the payment notification. If you are entering multiple email addresses, each address must be separated with a semicolon.

  Note: This feature is available if you have configured your Simple Mail Transfer Protocol (SMTP) settings for email (Organization>Organization Information>SMTP Email) on your machine.

Tips:

- If you enter an account number assigned by the vendor (Maintain>Accounts Payable>Vendors>Vendor Tab), the first 15 characters will also be transmitted in the A/P electronic file.
- To print the EFT data entered on this tab, use the Reports>Accounts Payable>Vendor Information form.
- In order to send payment notifications, you must have configured your Simple Mail Transfer Protocol (SMTP) settings for email using Organization>Organization Information>SMTP Email. A notification is sent after the electronic payment file is processed using Activities>Accounts Payable>Create/Send A/P Electronic Payments.
- To display a warning message every time the MIP Accounting system is opened and there is a file that has not been transmitted, select the "Warn if A/P Electronic File Not Sent" check box on the Options>Customize Workstation Settings>Alerts tab.
- After your vouchers have printed successfully through the Accounts Payable check printing process, you will create and transmit the file using Activities>Accounts Payable>Create/Send A/P Electronic Payments.
- When a vendor is setup for electronic payments, they will automatically be set up for one-invoice: one-voucher, not multiple invoices on a single voucher.
- In Organization>Set Up Modules>Electronic Funds Transfer, when the Administrator setup EFT, a given routing number will automatically be setup to include Addenda records for each EFT payment. However, some banks can't handle the addenda information, so select the Disable Addenda check box, to disable the Addenda feature.
- Once the system is set up, the invoice number and amount can be included in both Addenda information in the ACH.txt file and in the emails sent to the vendors. Neither the Addenda nor the email will include any other information such as document description or voucher number.

Chapter 3: A/P Electronic Payments

The following section describes the Electronic Funds Transfer for A/P features which are integrated in the Activities>Check Writing forms as well as a form used to create and send an A/P Electronic Payment file.

Select A/P Invoices to Pay - Electronic Payments

Important! Electronic Funds Transfer for A/P features are integrated into the Accounts Payable check writing process. This topic only displays the features that specifically apply to EFT for A/P. For detailed information regarding Accounts Payable, refer to Activities>Accounts Payable>Select A/P Invoices to Pay in the *Accounts Payable* guide.

Use this form to select invoices you want to pay (produce checks/vouchers). Click the check box to select or clear individual items, or use the buttons at the top of the form to select or clear multiple items.

When you click the OK button, any invoices that are selected for payment remain selected until you either print the associated check/voucher, or return to this form and clear them.

Click Pay Criteria to filter invoices by payment type. That way you can create sessions with one payment type: a session for all checks or a session for all vouchers (electronic payments).

Tips:

- To display a warning message every time the system is opened and there is a file that has not been transmitted, select the "Warn if A/P Electronic File Not Sent" check box on the Options>Customize Workstation Settings>Alerts tab.
- After the vouchers have printed successfully through the Accounts Payable check printing process, you will create and transmit the file using Activities>Accounts Payable>Create/Send A/P Electronic Payments.

Pay Selected A/P Invoices - Electronic Payments

Important! Electronic Funds Transfer for A/P features are integrated into the Accounts Payable check writing process. This topic only displays the features that specifically apply to EFT for A/P. For detailed information regarding Accounts Payable, refer to Activities>Accounts Payable>Pay Selected A/P Invoices in the *Accounts Payable* guide.

This form is only available if posted A/P invoices have been selected for payment using Activities>Accounts Payable>Select A/P Invoices to Pay. These invoices were entered and posted using Transactions>Accounts Payable>Enter A/P Invoices.

A voucher is created and printed for every vendor who has chosen to be paid electronically (Maintain>Accounts Payable>Vendors - Payment and Terms Tab). The vouchers contain the same data as the Vendor checks with the exception that "VOID" prints in the signature area. The vouchers must print successfully before the A/P electronic payment file can be created and transmitted to the bank (Activities>Accounts Payable>Create/Send A/P Electronic Payments).

Fields

Override Electronic Payments and Print Checks for All Vendors: Select this check box to have the system print checks for all invoices included in the session. The system does not create any pre-note records or A/P electronic payment files. You might need to turn off electronic payments in case of Modem or Network problems; therefore, checks would need to be printed for your vendors.

Tips:

- If using the Forms Designer module and vouchers have been created for A/P electronic payments, you can select the custom form using the Format drop-down list on the Print Vouchers form (Activities>Accounts Payable>Pay Selected A/P Invoices>Print Vouchers).
- To display a warning message every time the system is opened and there is a file that has not been transmitted, select the "Warn if A/P Electronic File not sent" check box on the Options>Customize Workstation Settings>Preferences tab.
- The pre-note function is based on the last changed setting in either the Maintain>Accounts Payable>Vendors>Payment and Terms tab or by the Administrator using Organization>Set Up Modules>Electronic Funds Transfer>Bank Information tab.

Create/Send A/P Electronic Payments

Access this form using Activities>Accounts Payable>Create/Send A/P Electronic Payments.

Use this form to create and send the A/P electronic payment file to your financial institution after vouchers have been successfully printed. You will select the Cash Account/Bank Name, the Settlement Date, the Path and File Name of the electronic payment file, and then select the vouchers to include in the file. After the required information is entered on this form, click OK, and the system creates the *.txt (text) file to be sent to the bank.

- If the connection portion of the Electronic Funds Transfer for A/P module is being used, a window displays allowing you to communicate with your financial institution and to send the file.
- If another connection software is being used, send the *.txt file using it. The files, created using the Create/Send A/P Electronic Payments form, are defaulted to the C:\MIP SHARE\EPayAP folder. Be sure to share the MIP Share folder with full control for Everyone and System.

Note: The Administrator should limit access to A/P electronic payments files (Security>Set Up Organization Menus). Otherwise, unauthorized users can access the EPayAP folder.

Fields

Cash Account/Bank Name: Select the cash account from the drop-down list for the electronic payment file being created. The organization's bank name displays to the right of this account. (The G/L cash account, bank name, and the bank accounting number displays in the drop-down list.)

Enter Settlement DateTwo Banking Days After File Date: Enter the settlement date here—the system defaults this date to two banking days after the file date. The file will be deposited two banking days after the file date (weekends and bank holidays are not counted).

Note: When the **Same Day Clearing** check box is checked as described in "Electronic Funds Transfer - Bank Tab" (page 3), this field becomes **Same Date/Two Banking Days After File Date** and the settlement date defaults to the current (today's) date.

Enter Path and File Name: Enter the path and name for the file created for your A/P electronic payment. (The extension of the file name must be .txt.) Use Browse to select the path or replace an existing file.

Vendors Table: The system displays the vendors to be included in the current A/P electronic payment file. The following columns comprise the table: Vendor ID, Name, Date (check date), Voucher number, Amount of the payment, and Type (transaction source, such as, APS for A/P System Generated Checks/Vouchers).

To select vouchers:

- Click the box to the left of the ID. To expedite the selection process, you may select all vouchers in the list by clicking the button. To clear all vouchers, click .
- The system then displays the "Number of Selected Transactions" and the "Total Net Amount" at the bottom of the form.
- Click OK and the system creates the A/P electronic payment file to be send to the bank.

Tips:

- If you enter an Account Number assigned by the vendor on the Maintain>Accounts Payable>Vendors>Vendor tab, the first 15 characters of the account number will also be transmitted in the A/P electronic file and will print on the voucher.
- You can send email payment notifications to vendors when the electronic file has been created and sent. The email options are available to the Administrator using the Organization>Set Up Modules>Electronic Funds Transfer>Email tab and Maintain>Accounts Payable>Vendors>Payment and Terms tab.
- To display a warning message every time the system is opened and there is a file that has not been transmitted, select the "Warn if A/P Electronic File Not Sent" check box on the Options>Customize Workstation Settings>Alerts tab.
- Use the Reports>Check/Voucher Register to print a list of posted checks and/or vouchers.

Chapter 4: Direct Deposits

The following section describes the Direct Deposit feature which is integrated in the Maintain>Payroll>Employee Information form as well as describes the form used to create and send the direct deposit file to your financial institution.

Setting Up Employee Direct Deposits

The Direct Deposit module allows employees to choose how and where their direct deposits are posted, to a single account in a single financial institution, or to multiple accounts in multiple financial institutions. Employees set the dollar amounts, or percentages of their paychecks for deposit distribution.

Employee Information - Direct Deposit Tab

Access this tab using Maintain>Payroll>Employee Information. It is only available with the Direct Deposit module; it is not available for Electronic Funds Transfer for A/P users.

Use this tab to set up an employee's direct deposit information. Enter the bank information needed to set up direct deposit for the designated employee. The employee may distribute the funds (Net Pay) between several different accounts and financial institutions.

Remember, to first select the "Direct Deposit" check box on the Maintain>Payroll>Employee Information - Job and Pay tab in order to enter information on this tab.

Important! In order to view the Bank Account field, you must have been granted Sensitive Data rights for Maintain>Payroll>Employee Information. These rights are granted by the Administrator using Security>Set Up Organization Menus.

Fields

Banking Information: Use this table to enter the bank information needed to set up direct deposit for the designated employee. The employee may distribute the funds (Net Pay) between several different accounts and financial institutions.

- **Bank Routing Number**: Enter the employee's bank routing number. This is the 9 digit routing number that prints on the bottom of the check or deposit slip.
- **Account Number:** Enter the employee's checking or saving account number.

- **% (Percentage):** Enter the percentage of the Net Pay to be deposited into the employee's bank account. At least one line item must contain a percentage, and the Percentage (%) column must total 100, regardless of whether any amounts have been entered.
- **Amount:** Enter the amount to be deposited into the employee's bank account. During transfer, the system first distributes monetary amounts. If more than one line has an amount, then the system distributes amounts in the order in which they were entered. Any remaining amount is distributed according to percentages.
- **Type:** Select the type of account for the funds to be deposited—either Checking or Savings. The system displays a code of 22 for checking deposit and 32 for savings deposit.
- **Disable Pre-note:** Select this check box if you do not want a pre-note for this employee to be created and sent to the financial institution. The system sends pre-notes based on the last changed setting in either the Maintain>Payroll>Employee Information - Direct Deposit Tab or Organization>Set Up Modules>Electronic Funds Transfer - Bank Information Tab. This box is only available if you are entering a new employee or making changes to the Bank Routing Number, Account Number, or Type for an existing employee's direct deposit information.
  In order for the Pre-note control to work at the Employee level, the employee record must be updated after any updates occur at the Bank Account level.

Tips:

- It is a good idea to obtain a voided check or deposit slip from the employee, in order to have the bank routing number and account number needed to complete this tab.
- Use the Amount column when certain line items that have fixed amounts need to be deposited into the employee's account (that is, the same account each time).
- To display a warning message every time the system is opened and there is a Direct Deposit file that has not been transmitted, select the "Warn if Direct Deposit File not sent" check box on the Options>Customize Workstation Settings>Alerts tab.
- To print the data entered on this tab, use the Reports>Payroll>Lists>Employee Bank Information report.

Create/Send Direct Deposit File

Access this form using Activities>Payroll>Create/Send Direct Deposit File.

Use this form to create and send the direct deposit file to your financial institution. You will select the Cash Account/Bank Number, the Settlement Date, the Path and File Name, and the Processing Groups.

Procedures

1. You must have first successfully printed vouchers using Activities>Payroll>Print/Email Checks and Vouchers.
2. After the required information is entered on this form, click OK, and the system creates the *.txt (text) file to be sent to the bank.
   - If the connection portion of the Direct Deposit module is being used, a window displays allowing you to communicate with your financial institution and to send the direct deposit file.
   - If another connection software is being used, send the *.txt file using it. The files, created using the Create/Send Direct Deposit File form, are defaulted to the C:\MIP SHARE\DDeposit folder.

Important! The Administrator should limit access to Direct Deposit files (Security>Set Up Organization Menus). Otherwise, unauthorized users can access the DDeposit folder.

Fields

Cash Account/Bank Name: Select the cash account from the drop-down list for the direct deposit file being created. Your organization's bank name displays to the right of this account. (The General Ledger cash account number, account name, bank name, and the bank account number display in the drop-down list.)

Enter Settlement Date Two Banking Days After File Date: Enter the settlement date here–the system defaults this date to two banking days after the file date (weekends and bank holidays are not counted). The file is deposited into the bank account on this date.

Note: When the **Same Day Clearing** check box is checked as described in "Electronic Funds Transfer - Bank Tab" (page 3), this field becomes **Same Date/Two Banking Days After File Date** and the settlement date defaults to the current (today's) date.

Enter Path and File Name: Enter the path and the name of the file that will be created for your direct deposit. (The extension of the file name must be .txt.) Use Browse to select the path or existing file.

Processing Groups: In the Available Items column, select the processing group to be included in the direct deposit file, and then click the Mover (>) to move the item to the Selected Items column.

- **Available Items:** The Available Items list displays your available processing groups. Assign a processing group to be included in your direct deposit file by clicking the group in the Available Items box twice to move it to the Selected Items box. You may also use the Mover buttons (>, >>) to move one or more highlighted groups to the Selected Items box. You may also re-size the columns by clicking the line between the headings and moving it until the columns are the size you would like.
- **Selected Items:** Remove a processing group from the Selected Items box by clicking the group twice to move it to the Available Items box. You may also use the Mover buttons (<<, <) to move one or more highlighted groups to the Available Items box.

Reset Direct Deposit

Click the Reset Direct Deposit tool bar button located on the left top of the form.

The Reset Direct Deposit form displays. Enter the Processing Group Code, Pay Date, and Payroll Type for the direct deposit and click OK.

For additional information, see "Resending the EFT File" (page 10)

Tips:

- To print the history for the direct deposit files that were created, use the Reports>Payroll>History>Direct Deposit File Register.
- To display a warning message every time you open the system and there is a Direct Deposit file that has not been transmitted, select the "Warn if Direct Deposit File Not Sent" check box on the Options>Customize Workstation Settings>Alerts tab.
- It is not necessary to use the Reports>Processing>Voucher Register. This report is for Payroll users who do not have the Direct Deposit module installed.

Chapter 5: Electronic Funds Transfer Reporting

Electronic Funds Transfer Reporting for A/P

The system provides numerous report selections so you can create custom reports that satisfy the reporting needs in your organization. This reporting gives you the flexibility you need, from specifying which columns appear, to sorting and totaling the information presented. You control the output so you get just the reports you want.

Troubleshooting

- To print a report for the A/P electronic payments, create a voucher register in Reports>Check/Voucher Register and filter for Payment Type = Voucher and also filter for Transaction Source = APS (A/P System Generated Checks/Vouchers). You may also need to filter for a specific Session ID.

Below is a list of all the reports affected by the Electronic Funds Transfer for A/P module.

Menu Selection	Report	Module
Reports>Accounts Payable>	Vendor Information List	Accounts Payable
	Detail A/P Ledger	Accounts Payable
	Invoices Selected for Payment	Accounts Payable
Reports>	Check/Voucher Register	General Ledger Reports
Reports>Journals>	Cash Journal	General Ledger Reports
Reports>Transaction Reports>	Posted General Ledger Transactions	General Ledger Reports
Reports>General Ledger Analysis>	Standard General Ledger	General Ledger Reports
	Expanded General Ledger	General Ledger Reports

Note: Additional columns and filters are integrated into these Accounts Payable and General Ledger reports to help track electronic payment information. For detailed information regarding these reports, refer to the *Accounts Payable* and *General Ledger Reports* guides.

Direct Deposit Reporting

The system provides numerous report selections so you can create custom reports that satisfy the reporting needs in your organization. This reporting gives you the flexibility you need, from specifying which columns appear, to sorting and totaling the information presented. You control the output so you get just the reports you want.

Below is a list of all the reports available in the Direct Deposit module:

Report Menu Selections	Reports
Payroll>Lists>	"Employee Bank Information List" (page 25)
Payroll>History>	"Direct Deposit File Register" (page 26)

For an overview of the report tabs and buttons, refer to the "Report Setup" chapter of the *General Ledger Reports* guide.

Employee Bank Information List

Access this report using Reports>Payroll>Lists>Employee Bank Information.

Use this report to obtain a list of the employee bank information entered using the Maintain>Payroll>Employee Information - Direct Deposit Tab. This report is comprised of the Employee ID, bank routing number, account number, percentage, amount, and the type of account, savings or checking.

Important! In order to view the Bank Account field, you must have been granted Sensitive Data rights for Maintain>Payroll>Employee Information. These rights are granted by the Administrator using Security>Set Up Organization Menus.

Report Criteria

Use this tab to assign a report name and determine whether or not to include it on the actual report. The report name can be printed in the header or the footer of the report.

Use this tab to determine what data to include in the report and to define the report layout.

- By selecting Available Items, the data is divided onto separate pages. The report starts a new page for each item, and the item is printed in the page header of the report.
- By selecting Available Columns, the data that appears in the body of the report is determined

Column	Description
Employee ID	The employee ID associated with the direct deposit file.
Employee Status	The status of the employee—Active, Inactive, or Terminated.
Employee Last Name	The employee's last name.
Employee First Name	The employee's first name.
First, MI Name	The employee's first name and middle initial.
Employee Name	The employee's full name, including his/her middle initial.
Bank Routing Number	The bank routing number for the employee's account.
Account Number	The employee's bank account number in which the direct deposit file is transmitted. Note that to view this information, you must have been granted Sensitive Data rights for Maintain>Payroll>Employee Information. These rights are granted by the Administrator using the Security>Set Up Organization Menus form.
Percentage	The percentage, of the net pay, deposited into the employee's bank account.
Amount	The amount deposited into the employee's bank account.
Account Type	The account type in which the funds are deposited—either a checking or savings account.

Use this tab to narrow down and more explicitly define the data to include in the report by selecting from the Available Filters.

Use this tab to change the font and page setup for a report.

Use this tab to secure the active report so that other users cannot save their changes to it. The user that selects the check box, and then saves the report, is the only user that can change or save it later. This check box cannot be cleared by any user other than the user that locked the report.

Direct Deposit File Register

Access this report using Reports>Payroll>History>Direct Deposit File Register.

Use this report, during a pay cycle, to print the history for the direct deposit files that were created using the Direct Deposit module. This report is comprised of the processing group code, Employee ID, pay date, payroll type, settlement date, routing number, account number and type, amount, and whether the file was sent to your financial institution.

Important! In order to view the Bank Account field, you must have been granted Display Sensitive Data rights for Maintain>Accounts Payable>Vendors. These rights are granted by the Administrator using Security>Set Up Organization Menus form.

Report Criteria

Setup Use this tab to assign a report name and determine whether or not to include it on the actual report. The report name can be printed in the header or the footer of the report.

Current Transaction Dates are also required to specify the date range for the data included in the report.

Content Use this tab to determine what data to include in the report and to define the report layout.

- By selecting Available Items, the data is divided onto separate pages. The report starts a new page for each item, and the item is printed in the page header of the report.
- By selecting Available Columns, the data that appears in the body of the report is determined.

Column	Description
Processing Group Code	The processing group code in which the Employee ID belongs. This employee ID was applied to this processing group using the Maintain>Employee Information form.
Employee ID	The employee ID associated with the direct deposit file.
Employee Last Name	The employee's last name.
Employee First Name	The employee's first name.
First, MI Name	The employee's first name and middle initial.
Employee Name	The employee's full name, including his/her middle initial.
Employee Status	The status of the employee—Active, Inactive, or Terminated.
Social Security Number	The employee's social security number.

Column	Description
Payroll Type	The payroll type—Adjust, Manual, Regular, Supplemental, or Void.
Class	The employee's job class that was assigned using the Maintain>Payroll>Employee Information>Job and Pay tab.
Voucher Email Address	The vendor's email address in which payment notifications are sent.
Pay Date	The date on the Payroll voucher.
Document Date	The date the direct deposit file was created.
Voucher Number	The voucher number entered on the Activities>Payroll>Print/Email Checks and Vouchers>Load Vouchers form.
Routing Number	The bank routing number for the employee's account.
Account Number	The employee's bank account number in which the direct deposit file is transmitted. Note that to view this information, you must have been granted Sensitive Data rights for Maintain>Payroll>Employee Information. These rights are granted by the Administrator using the Security>Set Up Organization Menus form.
Account Type	The account type in which the funds are deposited—either a checking or savings account.
Amount	The amount that is deposited into the employee's account.
Sent	A designation of Yes or No, depending on if the direct deposit file has been sent to the bank.

Use this tab to narrow down and more explicitly define the data to include in the report by selecting from the Available Filters.

Use this tab to set up any Available Options for the report.

Options	Description
Summarize Amounts	Select this option to add amounts together and display one line item with the total amount. All document information must be identical for the system to add items together.

Layout Use this tab to change the font and page setup for a report.

Security Use this tab to secure the active report so that other users cannot save their changes to it. The user that selects the check box, and then saves the report, is the only user that can change or save it later. This check box cannot be cleared by any user other than the user that locked the report.

Index

A

accounts payable
- activating electronic payments 12
- paying vendors 17
- sending electronic payment files 18

B

bank information
- account numbers 5
- bank holidays 4
- electronic funds transfer 3
- printing employees 25

C

communication settings 9
connection properties 9
creating EFT files 18, 22

D

direct deposit
- activating 3
- creating files 22
- employee information 20
- pre-notes 8
- reporting on 25-26
- resending files 10
- sending files 22
- setting up module 3

direct deposit reports 25
- Direct Deposit File Register 26
- Employee Bank Information List 25

E

EFT 3
electronic funds transfer 3
- account numbers 5
- bank holidays 4
- bank information 5
- connection properties 9
- creating files 18, 22
- email options 11
- employee information 20
- paying invoices 17
- pre-notes 8
- printing vouchers 17
- resending files 10
- selecting invoices to pay 16
- sending files 18, 22

setting up vendors 12
electronic payments
activating for vendors 12
paying vendors 17
reporting on 24
sending files 18
email
electronic funds transfer 11
payment notifications 11
Employee Bank Information List report 25
employee information
direct deposit 20, 25

M

modem settings 9
module setup 3

P

paying vendors 17
payment and terms 12
payroll
employee direct deposit 20
setting up direct deposit 3
pre-notes 8
printing
direct deposit file history 26
employee bank information 25
printing vouchers 17

R

registers
direct deposit files 26
reports 25
direct deposit 25-26
Direct Deposit File Register 26
EFT for A/P 24
Employee Bank Information List 25
resending EFT files 10

S

sending EFT files 10, 18, 22
settlement dates 18, 22

V

vendors
electronic payment files 18
electronic payments 12
vouchers
electronic payment files 18
paying invoices 17
paying vendors 17
selecting invoices to pay 16