



**SYNOVUS<sup>®</sup>**

G A T E W A Y

**ACH Transactions  
User Guide**

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## Purpose

This document is intended to give you the background information and procedures that you need to originate ACH transactions in Synovus Gateway. This guide explains how to do the following procedures and more:

- Create and edit ACH transactions
- Manage recipients
- Manage templates
- ACH file import

## Audience

This document is intended for all Synovus Gateway users with business and commercial accounts.

## CHAPTER 1: ACH PAYMENTS

Synovus Gateway offers streamlined, secure electronic payments and transactions. Eliminate check writing, reduce costs, and increase security by leveraging ACH – including same-day – for collecting and disbursing funds.

With ACH payments you can set up the following payments:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

### Creating an ACH Payment

To create an ACH payment:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment, then select the ACH payment type (ACH Collection, ACH Payment, or Payroll).
3. Click or tap an SEC Code
  - a. PPD – paying or collecting funds from a person
  - b. CCD – paying or collecting funds from a business
  - c. WEB – paying a business or collecting funds from a person with internet-initiated authorization
  - d. TEL – collecting funds from a person with telephone-initiated authorization
4. Enter a Company Entry Description.
5. Click or tap an Originator
6. Click or tap an Account
  - a. Note: the account in your Treasury Mastery Agreement will be debited or credited as the offsetting account.
7. Select the Effective Date
8. (Optional) Click or tap Set Schedule to set up a recurring schedule.

- a. After selecting a schedule, click or tap a date on the When should this transaction stop? calendar, or select Repeat Forever.
  - b. Click or tap Set Recurring Transaction
9. Add recipient(s)
  - a. Search by recipient name or account to add an existing recipient to the batch.
    - i. Click or tap the three vertical dots to Expand Row, Show Details, or Notify Recipient (there must be an email address on record).
    - ii. With the row expanded, you can edit the recipient details by clicking or tapping the edit icon. You can also enter Addendum (additional information relative to the recipient).
  - b. If adding multiple recipients, click or tap +Add another recipient or +Add multiple recipients.
  - c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.
    - i. Enter the Display Name
    - ii. Enter Email Address
    - iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.
    - iv. Select the Account Type
    - v. Enter the Account
    - vi. Add the Financial Institution (FI) by searching by name or routing number.
    - vii. Enter the ACH routing number provided by your recipient.
    - viii. Enter the ACH Name
    - ix. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.
10. Click or tap Draft.
11. A confirmation message appears. Click or tap Close.



ACH Processing Windows are 6PM Eastern and 2PM Eastern for Same Day ACH

## ACH Templates

You can use ACH templates to automate routine payments. Templates help you to do the following:

- Reduce error rates
- Delegate tasks
- Control regular payments

## Creating an ACH template

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.



To create an ACH template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment, then select the ACH payment type (ACH Collection, ACH Payment, or Payroll).

3. Enter Template Name.
4. Select User Roles that you wish to grant template access rights.
5. Click or tap an SEC Code
  - a. PPD – paying or collecting funds from a person
  - b. CCD – paying or collecting funds from a business
  - c. WEB – paying a business or collecting funds from a person with internet-initiated authorization
  - d. TEL – collecting funds from a person with telephone-initiated authorization
6. Enter a Company Entry Description.
7. Click or tap an Originator
8. Click or tap an Account
  - a. Note: the account in your Treasury Mastery Agreement will be debited or credited as the offsetting account.
9. Add recipient(s)
  - a. Search by recipient name or account to add an existing recipient to the batch.
  - b. If adding multiple recipients, click or tap +Add another recipient or +Add multiple recipients.
  - c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.
    - i. Enter the Display Name
    - ii. Enter Email Address
    - iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.
    - iv. Select the Account Type
    - v. Enter the Account
    - vi. Add the Financial Institution (FI) by searching by name or routing number.
    - vii. Enter the ACH routing number provided by your recipient.
    - viii. Enter the ACH Name

- ix. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.

10. Click or tap Draft.

11. A confirmation message appears. Click or tap Save.

## Creating a payment from an ACH template

Once you have created a template, you can create a payment from an existing template. To create a payment from an existing template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Search or filter on the template you wish to conduct a payment from.
3. Click or tap the three vertical dots on the desired template and click or tap Pay.
4. Click or tap Draft.
5. A confirmation message appears. Click or tap Close.

If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for an ACH Transaction Type, you can edit any template that you created or that another user assigned to you.

## Editing an ACH template

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

To edit a template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap the edit icon of the template that you want to edit. The Info & Users tab for the template appears.
3. Make any needed changes to the template settings.
4. Click or tap Save. The Template Saved page appears.
5. Click or tap Close or Pay to submit a payment from the template.

You can also copy an existing template, make changes, and save the copy.



## CHAPTER 2: MANAGING RECIPIENTS

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates. A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient.

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

### Managing Recipients

#### Adding a recipient

To add a recipient:

1. In the navigation menu, click or tap Payments > Recipients.
2. Click or tap New Recipient.
3. Enter the Display Name.
4. (Optional) Enter the E-Mail Address. If you enter an email address, the recipient will be notified when a transaction processes.
5. Click or tap one of the following Payment Types Allowed: ACH Only, Wire Only (if permitted to initiate wires), or ACH and Wire.
  - a. ACH Only
    - i. Select the Account Type
    - ii. Enter the Account number
    - iii. Search the Financial Institution (FI) by name or routing number (this will populate the ACH Routing Number field too).
    - iv. If not using the FI lookup, enter the ACH Routing Number.
  - b. ACH and Wire
    - i. i. Select the Account Type
    - ii. Enter the Account number

- iii. Search the Financial Institution by name or routing number (this will populate the ACH Routing Number field too).
  - iv. Enter the Beneficiary Financial Institution name (if different than ACH payment routing instructions).
  - v. Enter the FI ABA Number
  - vi. Enter Address 1
  - vii. (if applicable) Enter Address 2
  - viii. Enter City
  - ix. Select State
  - x. Enter Postal Code
  - xi. (Optional) Enter Intermediary FI information
6. Enter the Recipient Details
    - a. Enter the Wire Name (if ACH and Wire)
    - b. Enter the ACH Name
    - c. Enter address information (if ACH and Wire)
  7. Click or Tap Save Recipient.

## Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages on the Recipient's page or when editing a payment or a template. When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipient Management page:

1. In the navigation menu, click or tap Payments > Recipients.
2. Find the recipient that you want to edit and click or tap the edit icon for the recipient.
3. Do one or more of the following:
  - a. To edit contact information, make any required changes on the Recipient Detail tab.
  - b. To edit account information, click or tap the tab for the account that you want to edit.

Make any needed changes to the account details.

4. Click or tap Save Recipient.

To edit a recipient when you create a payment or template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Template or New Payment and select a template or payment.
3. After entering the required payment information, click or tap the three vertical dots to expand the row
  - a. Search by Recipient name (if creating a payment)
4. Click or tap the edit icon.
5. Once the desired changes are entered, click or tap Save Recipient.
6. If creating a payment, click or tap Draft. If creating a template, click or tap Save.

## Approving edits to a recipient

If Recipient Approval is enabled for your company, edits to a recipient require approval. You must have approval rights.

To approve changes:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Recipients requiring approval will appear at the top of the recipient list. Click or tap the three vertical dots.
3. Click or tap Review Changes.
4. Click or tap Approve New Recipient.
  - a. If you wish to reject the changes, click or tap Reject New Recipient.
  - b. Enter a Reject Reason.

## Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To delete a recipient:





1. In the navigation menu, click or tap Payments > Recipients.
2. Locate the recipient that you want to edit and click or tap the recipient.
3. On the Edit Recipient page, click or tap Delete Recipient to delete the recipient.
4. Click or tap Delete Recipient to delete the recipient.
5. On the success message, click or tap Close.




## CHAPTER 3: ACTIVITY CENTER

If your rights allow it, you can use Activity Center to view, approve, and cancel a payment(s). You can also print / export, search transactions, and see the status of a payment.

### Activity Center ?

[Single Transactions](#) [Recurring Transactions](#) [Mobile Deposits](#)

Created date	Status	Approvals	Transaction Type	Account	Amount	<input type="checkbox"/>	
3/5/2024 11:33 AM	Drafted	0 of 1	ACH Payment Transaction ID: 351081	The Hamiltons 00089654212	\$0.00	<input type="checkbox"/>	
3/5/2024 10:13 AM	Processed	1 of 1	ACH Payment Transaction ID: 351063	The Hamiltons 00089654212	\$0.00	<input type="checkbox"/>	

Status	Details
Drafted	Payment was created, awaiting approval.
Authorized	Payment was approved, awaiting processing window.
Cancelled	Transaction was canceled.
Expired	Payment was not approved prior to end of day processing.
Failed	Payment failed when attempting to process.
Processed	Payment delivery was successful.

## Using the Activity Center

### Viewing a payment

To view a payment on the Activity Center page:

1. In the navigation menu, click or tap Transactions > Activity Center.
2. On the Activity Center page, do one of the following:
  - a. Click or tap Single Transactions to view a single payment.

- b. Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. You can filter by transaction type, status, transaction ID, and amount.
5. You can also sort the search table.

## Canceling a payment

You can use the **Activity Center** page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is **Drafted**, **Authorized**, or **Pending**.

To cancel a single payment:

1. In the navigation menu, click or tap **Transactions > Activity Center**. Single transactions appear on the **Activity Center**.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. In the **Actions** drop-down list, click or tap **Cancel**. A message appears asking you to confirm the cancellation.
4. Click or tap **Confirm**.
5. Click or tap **Close** to return to **Activity Center**.

To cancel all future occurrences of a recurring payment:

1. In the navigation menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.
2. Click or tap **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, click or tap **Actions > Cancel series**. A message appears asking for confirmation.
4. Click or tap **Confirm**. The **Transaction Cancelled** page appears confirming cancellation.
5. Click or tap **Close** to return to **Activity Center**.

## Approving a payment

A drafted payment must be approved before it is processed. To be eligible to approve a transaction, you must have the **Approve** right for the **Transaction Type** and the payment cannot exceed your approval transaction limits.

To approve one or more payments on the Activity Center page:

1. In the navigation menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
  - To approve a single payment, click or tap the Actions drop-down list in the row of the payment you want to approve. Click or tap Approve.
  - To approve multiple payments, select the check box for each payment.
  - Click or tap Actions column, then click or tap Approve Selected.
4. Open your VIP Access mobile or desktop app, enter the current code from the token when prompted.
5. When prompted, click or tap Confirm to verify the approval. A message confirms the approval.
6. Click or tap Close. The status of the items will change to Authorized.



Tip: You can also approve payments from Quick Actions on the Home page.

## CHAPTER 4: USING IMPORTED FILES TO CREATE PAYMENTS

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

### Updating amounts for recipients in a template

When you create an ACH payment, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file. You do not create the CSV file in Synovus Gateway.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.

To update existing recipients and amounts:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment or Create Template and select the desired payment type.
3. Enter the Origination Details.
4. Click or tap +Add multiple recipients and select / search for the recipient(s) you wish to add.
5. In the upper right corner, Import Accounts will appear. Click or tap Import Accounts to upload a file.
6. The Open dialog box appears. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.



7. On the Recipient table, verify the recipients, the amounts, and the settings.
8. Click or tap Draft.

## ACH Collection [Change Type](#)

[Upload From File](#) [Import Amounts](#) ⓘ

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### Origination Details

SEC Code ⓘ ----Select a SEC Code----	Company Entry Description Max 10 characters	To Originator Search by name
Account ⓘ Search by name or number	Effective Date 	Recurrence None

## Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-formatted files or 5-column CSV to streamline recipient management. This functionality can be especially useful if you previously managed payment and collection processing within another application.

You can also import amounts from a 5-column CSV file to add amounts to existing recipients setup within Synovus Gateway for new ACH Payment, ACH Collection, or Payroll payments or templates.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment or Create Template and select the desired payment type.
3. In the upper right-hand corner, click or tap Upload From File.
4. Click or tap the three vertical dots next to 5-Column-CSV.
5. Click or tap Use
6. Do the following:
  - a. Select an SEC Code.
  - b. Select the Pay From/Pay To account.
  - c. Select the Originator.
  - d. Select the Effective Date.
  - e. (Optional) Enter a Company Entry Description.
7. Click or tap Draft.

You can import a balanced NACHA format file to create an ACH Payment, ACH Collection, or Payroll payment. When you import a NACHA formatted file, the system verifies the contents of the file. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment or Create Template and select the desired payment type.
3. In the upper right-hand corner, click or tap Upload From File.
4. Click or tap the three vertical dots next to NACHA.
5. Click or tap Please Select A File To Import. The Open dialog box appears.
6. Click or tap Save Recipients to store recipients from file or Click or tap Upload File to upload payment instructions.

## Importing an ACH file with ACH PassThru

You can use ACH PassThru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-formatted file. The file can contain one or more batches. The file can include both debit and credit batches.

Unlike other payment types, you do not specify an effective date for ACH PassThru files.

To import an ACH file with ACH PassThru:

1. In the navigation menu, click or tap Payments > Make Payment.
2. On the ACH PassThru page, click or tap Select a file to upload.
3. Locate the file to import and click or tap Open. The process to locate the file varies, depending on your device.
4. (Optional) Enter a memo for the file in the Memo field.
5. Click or tap Submit.
6. Click or tap Close.

ACH Pass-Thru provides an asynchronous file upload experience that allows you to initiate multiple file uploads at the same time. Additionally, once the initial upload is complete, you can navigate away from the pass-thru page during file validation. A pop-up notification alerts you to the below statuses, with notifications visible for 10 seconds. You can also view transaction statuses in the Activity Center.

Status	Details
File has finished validating and draft was successful	File validation and draft were successful.
File has finished validating and approval was successful	File validation and approval were successful.
File has failed validation	Transaction was canceled.
Authorization attempt failed	File validated successfully, but Authorization failed, resulting in transaction placed in Drafted status.
Draft attempt failed	File validated successfully, but Draft attempt failed. The file needs to be uploaded again.
File has successfully validated, and Transaction has been created but is under review	The transaction was successfully created and is under review.
The transaction cannot be completed because it does not match any allowed actions or exceeds the limits defined by your policy	Transaction was canceled due to current allowed actions.



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