



ACH – EVERYONE IS DOING IT!

2015 DDI USER GROUP MEETING
MAY 19TH-20TH

OVERVIEW

- ➔ Who is Using ACH?
- ➔ Who is Using DDI-Connect for ACH
- ➔ Why Use DDI-Connect for ACH
- ➔ Benefits
- ➔ How to Get Started
- ➔ How ACH Works in DDI-Connect
- ➔ How Can DDI Help Your Organization
- ➔ Questions



May 19-20, 2015

ACH – WHY USE DDI?

Who is Using ACH?

Who is Using DDI-Connect for ACH?

Why consider using DDI-Connect for ACH?



BENEFITS OF USING ACH

1. Lower Transaction Fees

*sample data:

- ACH Cost: \$0.55
- Paper Check Cost: \$1.22
- Credit Card Cost: \$9.60 (1.9 % fee x \$500 transaction + \$0.10 transaction fee)



BENEFITS OF USING ACH

2. Convenience!

- Use less paper



- No more trips to the bank



BENEFITS OF USING ACH



3. Set it and Forget It!



BENEFITS OF USING ACH

4. Preferred Funding



5. Get Paid Faster



BENEFITS OF USING ACH



6. Security



BENEFITS OF USING DDI-CONNECT FOR ACH

- ❑ Centralized
- ❑ Automated processing
- ❑ Time savings!
- ❑ Integration with DDI Online Access
- ❑ Increases deposit frequency
- ❑ Less chance of error



HOW TO GET STARTED - OVERVIEW

1. **Work with your Financial Institution**
 - a. Contact your bank representative
 - b. Ask if they accept ACH (NACHA files)
 - c. How do you go about testing an ACH file upload?
 - d. Once testing is complete, you can go live with ACH

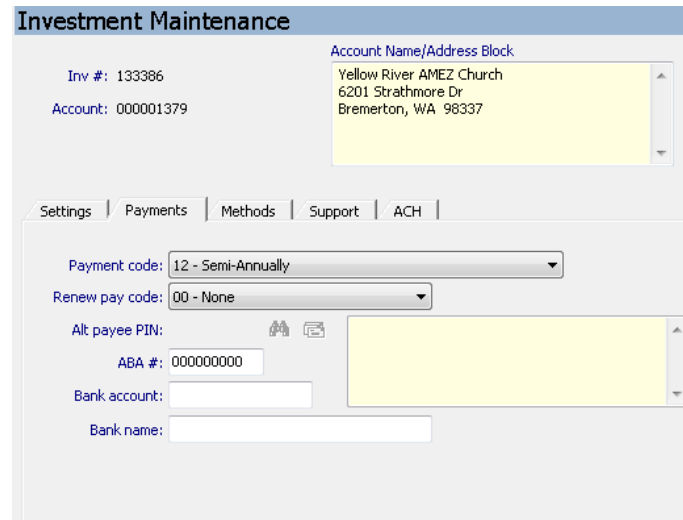


2. **Setup Modules: Investments, Loans, Accounts Payable and Job Processing**

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SETUP: INVESTMENT INTEREST PAYMENTS

- Financial Services → Investments → Transactions → 210 – Investment Maintenance → Payments Tab → Payment Code between 30-69
- Enter in the Banking information



The screenshot displays the 'Investment Maintenance' form. At the top, it shows 'Inv #: 133386' and 'Account: 000001379'. To the right, there is a text area for 'Account Name/Address Block' containing 'Yellow River AMEZ Church', '6201 Strathmore Dr', and 'Bremerton, WA 98337'. Below this, there are tabs for 'Settings', 'Payments', 'Methods', 'Support', and 'ACH'. The 'Payments' tab is active, showing 'Payment code: 12 - Semi-Annually' and 'Renew pay code: 00 - None'. There are also fields for 'Alt payee PIN', 'ABA #: 000000000', 'Bank account:', and 'Bank name:'. A large yellow rectangular area is present on the right side of the form, likely representing a redacted or placeholder section.

- Payments processed out via IL230 (standard end of month interest processing). Most organizations have IL230 set up in their job processing.

SETUP: INVESTMENT RECURRING DEPOSITS

- 210 Investment Maintenance: ACH Tab → Set Deposit Frequency (including one-time) and next date/amount
- Allows for entry of Banking information below
- Deposits processed via IL363 (ACH deposit processing). This is typically setup in daily job processing.

The screenshot shows the 'Investment Maintenance' interface with the 'ACH' tab selected. The form contains the following fields:

- Inv #: 133386
- Account: 00001379
- Account Name/Address Block: Yellow River AMEZ Church, 6201 Strathmore Dr, Bremerton, WA 98337
- Settings | Payments | Methods | Support | ACH
- Deposit frequency: Biweekly (every two weeks) (dropdown menu)
- Next deposit date: 03/13/2014
- Deposit amount: 125.00
- Deposit ABA #: 123456789
- Deposit bank account: 12123456
- Deposit bank name: DDI Bank & Trust
- Account type: Checking

A red box highlights the 'Deposit frequency' dropdown menu with the text: 'Deposit Frequency should not be "None"'

SETUP: LOAN PAYMENTS

- Financial Services → Loans → Transactions → 410 Loan Add/Maintenance → ACH and Dates Tab → Autopay values are for ACH payments
- Payment amounts/frequency can be different from regular obligation on the loan documents

The screenshot shows a software interface for loan setup. At the top, there are tabs for 'Loan Setup', 'Correspondents', 'Account', and 'Memos'. Below these, the loan details are displayed: Loan #: 12345, Loan type: SL, and Account: 000960654. A list of correspondents is shown in a yellow box, including 'Black Valley Church of God', 'Woods Brothers Distributors', 'Mckernan Christian Church', and 'Bayamon, PR. 00958'. Below the tabs, there are several sections: 'Summary', 'Setup', 'Adjust', 'Due', 'ACH and Dates', 'GL 1/2', 'GL 2/2', and 'Beneficiary/Remitter'. The 'ACH and Dates' section is active, showing various dates and autopay settings. The autopay settings are highlighted with a red box and include: Autopay option: Active, Autopay ABA #: 187949929, Autopay account: 420403087, Autopay amount: 3,870.00, Next autopay date: 04/01/2014, Autopay frequency: Monthly, and Autopay account type: Checking.

SETUP: LOAN ADVANCES

410 Loan Add/Maintenance: Disbursement Tab → Disbursement method of Bankwire QR under Correspondents “blue” tab

The screenshot shows the 'Correspondents' tab for loan #12345. It features a table with columns for 'Correspondent' and 'PIN Name'. The 'Disbursement payee' row is highlighted in blue. Below the table, there is a dropdown menu for 'Correspondent' set to 'Disbursement payee'. Further down, fields for 'PIN: 1040789', 'ABA (Routing) number: 189624051', 'Bank account: 320390944', and 'Bank name' are visible. A text area contains the bank name: 'Woods Brothers Distributors Mckernan Christian Church Bayamon, PR 00958'. At the bottom, there are two checkboxes: 'Send copy of receipts to this correspondent' and 'Send copy of statements to this correspondent'.

Correspondent	PIN Name
Beneficiary	1029041 Black Valley Church of God
Disbursement payee	1040789 Woods Brothers Distributors

The screenshot shows the 'Disbursement' tab for loan #12345. It displays loan details: 'Loan #: 12345', 'Loan type: 5L', and 'Account: 000960654'. A text area shows the beneficiary information: 'Black Valley Church of God Woods Brothers Distributors Mckernan Christian Church Bayamon, PR 00958'. Below this, there are tabs for 'Adjust', 'Due', 'ACH and Dates', 'GL 1/2', 'GL 2/2', 'Beneficiary/Remitter', and 'Disbursement'. The 'Disbursement' tab is active, showing 'Disburse method: Bankwire', 'Disburse payee: Disb. payee', 'Disburse PIN: 1040789', 'Disburse ABA #: 189624051', 'Disburse account: 320390944', and 'Disburse account type: Checking'. A text area contains the disbursement payee information: 'WOODS BROTHERS DISTRIBUTORS MC KERNAN CHRISTIAN CHURCH BAYAMON, PR 00958'.

SETUP: ACCOUNTS PAYABLE VENDOR ENTRY

- Click Add for a new Vendor or select an existing vendor → EFT Setup tab → Set up as many options as you like in the EFT Setup tab

ABA #	Bank Acct	Description	Type	Format	Status
123123123	1234567890	Test Bank	Checking	ACH	Active

Bank name: DDI Bank & Trust

ABA (Routing) number: 123123123

Bank account: 0987654321

Bank account description: DDI Test Bank

Account type: Checking Savings

Status: Inactive

Format: ACH

Require pre-note

SETUP: ACCOUNTS PAYABLE VOUCHER ENTRY

- On the Vendor Info tab, you can configure default “Pay By” selection for ACH
- You can override the default setting from the Vendor Entry screen on each Voucher

Voucher Setup | Line Items | Payments | Vendor Info | Name/Address | EFT Setup

Voucher #: 170 AAA Corporation Open/Unappr.

Vendor ID: 1748 AAA Corporation
7832 W Kings Ave
Indianapolis, IN 46204

P.O. #: Invoice #: Memo:

Invoice total: 1,000.00
Discount: 0.00
Cust. add-ons: 0.00
Net amount: 1,000.00
Payments: 0.00
Amount due: 1,000.00
Amount to pay: 1,000.00

G/L tran date: 03/31/2014 Invoice date: 01/29/2015 Due date: 01/29/2015
Discount date: Pct: 0.00 Tax year: 2015 1099 type:

A/P Account: 40: DCEF Accounts Payable Post to G/L Separate check?
Ck. account: 40: DCEF Regions Regular Account

Pay by: Daily Check 0

Select an EFT option

Select an EFT Payee source:

Std	Bank Name /	Bank Account	Type	Bank Account Description	Format
*	Daily Check				
	Manually				
	Test Bank Information	1234567890	CHK	Test Bank	ACH

Pay By: Daily Check 0 Pay vouchers on separate checks

SETUP: JOB PROCESSING OPTIONS

For Outgoing Payments:

1. CW33 – EFTS File and Report Generator

AND/OR

2. IL234 – Investment Interest EFTs Extract



For Incoming Funds:

1. IL643 – Loan Payments

2. IL363 – Investment Deposits



HOW CAN DDI HELP YOUR ORGANIZATION?

1. Purchase DDI consulting to handle the following:
 - * Coordination with your financial institution
 - * DDI-Connect Setup
 - * Testing of the file
 - * Client training



2. This consulting work is typically 10 to 20 hours.

DDI has successfully implemented 6 clients on DDI-Connect ACH in the last 12 months.

Discussion, Questions, Comments



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