



# **RDS Advantage**

## **Tutorial**

### **Electronic Banking**

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## Electronic Banking

This is an overview of RDS Advantage accounting functions using electronic banking for Payroll, Receivables, Contributions and Payables.

### Getting Started

The first step in setting up electronic banking is to consult with your bank and gather information about fees involved. Banks often have several programs/options from which to choose, and it's important to understand the available options. Some banks may charge a one-time setup fee, as well as a processing fee for each transaction, or charge no fee.

Many banks will have their own software they want you to use. If using their software will require you to key in the data for each transaction, this is duplicating work that has already been done in the RDS system and may introduce keyboarding errors. The RDS system will create a file for direct deposit or withdrawal that can be transmitted to the bank electronically by email, FTP, uploading through the bank's website, or external media such as a floppy disk or CD.

All of the accounting applications in RDS support industry standard NACHA (national automated clearing house) electronic banking:

Accounts Payable –bill paying

Accounts Receivable –payments for schools, day-care, billable classes

Financial Records –contributions

Payroll –direct deposit

**Note: There are individual detailed Tutorials for each of the above in the Client Login page of the RDS Advantage website, [www.rdsadvantage.com](http://www.rdsadvantage.com).**

## Bank Maintenance – BR101

The purpose of Bank Maintenance is to establish each bank account with its number, bank name, general ledger number, bank address and contact information (optional), and bank routing information if scanning checks returned in the bank statement.

Bank Maintenance (BR101) can be accessed from all applications:

See the Bank Maintenance Tutorial on the Client Login page of the RDS Advantage website for detailed instructions.

1. Bank Reconciliation - from the Maintenance menu, select Bank Maintenance. In all other applications – from the Common Systems menu, select Bank Maintenance.
2. Add the bank accounts in which you will be depositing your receipts or writing checks on the computer. If you will be depositing to or printing checks on more than one account, you must add all banks you will use.

You may number the bank number in alpha, numeric or a combination of alpha and numeric digits. We recommend that the bank you use most often be given “1” as the bank number. In many places where the bank account must be entered, the system will default to the lowest numbered bank.

- a. For the name, enter whatever is most helpful to you to identify the account. Common names are General Checking-First State Bank, Designated Savings-Arvest Bank, etc.
- b. Enter the general ledger account number associated with this bank account. A lookup of account numbers is available.
- c. You may enter the street address, city, state, zip code and phone number of the bank. This is optional and an information only field.
- d. You may enter the transit code. This is also known as the routing number which is found on the bottom of your check and deposit slips which appears as follows: |:303088758|: Currently this is an information only field.
- e. You may enter the Federal Account number, which is your actual bank account number. It is also found on the bottom of your check and deposit slips. Currently this is an information only field.
- f. Press Enter or click on the OK button to save the record.

## **Client Originating Bank Maintenance – BR101**

### **Direct Deposit/Debit**

If using direct deposit with the accounts payable or payroll system, or direct debit with accounts receivable or financial records, complete BR101 that tells the system how to build the file to transmit to your bank.

The ACH (automated clearing house) sets standards for files, but each bank interprets them somewhat differently. The bank should tell you what they want in these fields.

Download and email the “Bank Setup Form for ACH Direct Deposit and Direct Debit” from the RDS Advantage website; or you may print the form at the end of this tutorial (Page 18) and take it to your bank and ask them to help you fill out the fields.

A sample form (Pages 19-20) is included for additional assistance.

After you get all the information from the bank, you are ready to complete Form BR101D:

Go to Bank Maintenance (BR101), change mode, and select the bank.

On the toolbar click on the Direct Dep-Deb icon (picture of an ATM) at the top of your screen, or press F3.

When the data provided by your bank has been entered in the NACHA Record Format Specifications fields, select and enter the data fields for each application (A/P, A/R, F/R or P/R) for which you will be using direct deposit/debit. You may call RDS Support for help in setting up the extract pathname & filename for each system.

The following pages provide specific instructions for each application.

## Accounts Payable Direct Deposit Payables

Complete the entries in Bank Maintenance (BR101).

1. In Company ID: enter your employer ID number.
2. In Discretionary Data A/P: enter an identifying description of your personal preference; this is an information only field, but should be helpful in associating the system being accessed.
3. Check the "Create ACH Extract File" box on the A/P line.
4. Enter the "Pre-Notification Extract Pathname & File Name" in the rows on the left of the window, and enter the "Posted Amounts Extract Pathname & Filename" in the rows on the right side of the window.
  - a, Check the A/P box in the column "Using DD?"

Include the directory (path) for the pre-note and posted files. Use the Lookup button to have the system insert valid paths and filenames as illustrated above.

The Pre-Notification Extract Pathname & Filename is the name of the file to send to the bank to test the accuracy of the bank data entered for the vendor and the entity receiving the transaction. This file does not include any dollar amounts and does not initiate any ACH transactions. You will send this file to the bank for each entity for whom you add or change direct deposit/debit information.

The Posted Amounts Extract Pathname and Filename is the name of the file to send the ACH transaction to the bank for processing, after those transactions have been posted in RDS Advantage.

In AP199, Accounts Payable Control, under Direct Deposit Advice, select your preference for the Receipt Type: check / plain paper receipt / void signatures lines / return address.

**NOTE:** This application is used ONLY to pay vendors for whom you have the vendor deposit bank account information.

## Vendor Maintenance (ACH Receiver) – AP182

Vendor Bank Maintenance (AP182) should be completed for each vendor for whom direct deposit payments are to be processed. Obtain the vendor's bank information in order to complete Form AP182:

Download and email the "Direct Deposit Accounts Payable Authorization" from the RDS Advantage website;

or you may print the form at the end of this tutorial (Page 21) and mail/deliver it to the vendor.

In the Accounts Payable application, go to Vendor Maintenance (AP100):

1. In change mode, select the vendor you are setting up for direct deposit.
2. Click on the Direct Deb-Dep icon (picture of an ATM) at the top of your screen, or press F3; the following window is displayed:
3. Click in the box "Direct Deposit Active?"
4. Enter the vendor's bank information as provided by the vendor:

**Check Direct Deposit active→**

**Enter bank information as provided**

Transit Number  
Account Number  
Bank Name  
Account Type

AP182 - Vendor Maintenance (ACH Receiver)

Change Scan:  
Vendor Number: 1  
Name: CHRISTIAN SUPPLY  
Address: 123 ANYROAD  
Small Town: OK 73111  
Province:  
Country:  
Email:  
Contact:  
Phone: ( ) - 0 x  
FAX: ( ) - x  
Other: ( ) - x

BANK INFORMATION:  Direct Deposit Active?  
Transit Number:   
Account Number:   
Bank Name:   
Account Type:  2-Checking  3-Savings  
 Pre-Notification File has been transmitted

Transit number = route + check digit

"Receiver" refers to the A/P vendor, A/R customer, F/R contributor or F/R employee whose bank account is affected by this transaction. It does NOT refer to which bank account receives the funds.

VIRTUAL VILLAGE Last Modified  
UID:

OK

5. Do not check "Pre-Notification file has been transmitted." The system will check this box automatically after pre-note file has been sent to the bank.
6. Click OK to save this record.

## Vendor Direct Deposit Verification and Payment of Charges

### Create a Pre-Notification Extract Report – AP183

After you enter or change information on the vendor's bank account, extract the direct deposit information and send a test file to the bank, which will verify its accuracy. The file will contain all vendors who have not previously been extracted for a pre-notification file.

1. At the Accounts Payable Maintenance menu, select Direct Deposit, Extract Pre-Notification.
2. Select Xtract mode.
3. Enter the Bank ID, or use the lookup to select the bank setup for ACH; all other entries on Form AP183 should be filled in automatically, providing the bank maintenance has been set up properly.
4. Click OK and print the Extract AP Direct Deposit Pre-Notification File report.
5. Transmit the pre-notification file to the bank (by email, FTP, upload to bank's website, CD or other media) to test for accuracy. **No dollar amounts are included in this file.** For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\apprenotes.fil"
6. Confirm with the bank that the extracted file was accepted. If not, ask them to tell you the problems so that you can make the corrections necessary to BR101 and/or AP182.

When the above entries are complete, process invoices for this vendor the same as regular payable entries. At the point of writing checks, either a void check or direct deposit receipt will be printed in lieu of a printed check (based on your preference setting in AP199 controls);

1. At Check-Writing menu, Direct Deposit, select Unextracted Amounts Edit Report.
2. Review this report to verify direct deposit information, and if correct;
3. Select Extract Posted Amounts, xtract mode –AP430
4. Enter Bank ID; all other information should be filled in automatically.
5. Click OK and print the Extract AP Direct Deposit Posted Amounts File report.
6. Transmit the file to the bank (by email, FTP, upload to bank's website, CD or other media) For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\apposted.fil"

Do not extract again until you transfer this file to the bank, rename the file, or enter a different filename when you extract; otherwise, you will lose this file.



## **Accounts Receivable Direct Debit Payments**

Complete the Bank Maintenance (BR101), entries.

1. In Company ID: enter your employer ID number.
2. In Discretionary Data A/R: enter an identifying description of your personal preference; this is an information only field, but should be helpful in associating the system being accessed.
3. Check the "Create ACH Extract File" box on the A/R line.
4. Enter the "Pre-Notification Extract Pathname & File Name" in the rows on the left of the window, and enter the "Posted Amounts Extract Pathname & Filename" in the rows on the right side of the window.
  - a. Check the A/R box in the column "Using DD?"
  - b. Include the directory (path) for the pre-note and posted files. Use the Lookup button to have the system insert valid paths and filenames as illustrated above.

The Pre-Notification Extract Pathname & Filename is the name of the file to send to the bank to test the accuracy of the bank data entered for the vendor and the entity receiving the transaction. This file does not include any dollar amounts and does not initiate any ACH transactions. You will send this file to the bank for each entity for whom you add or change direct deposit/debit information.

The Posted Amounts Extract Pathname and Filename is the name of the file to send the ACH transaction to the bank for processing, after those transactions have been posted in RDS Advantage.

## Customer Maintenance (ACH Receiver) – AR182

Customer Bank Maintenance (AR182) should be completed for each customer for whom direct debit payments are to be processed. Obtain the customer’s bank information in order to complete Form AR182:

- Download and email the “Authorization Agreement for Direct Debit Payment” from the RDS Advantage website;
- or you may print the form at the end of this tutorial (Page 22).

In the Accounts Receivable application, go to Customer Maintenance (AR100):

1. In change mode, select the customer you are setting up for direct debit payment.
2. Click on the Direct Deb-Dep icon (picture of an ATM) at the top of your screen, or press F3; the following window is displayed:

**AR182 - Customer Maintenance (ACH Receiver)**

Change Scan: <input type="text"/> Customer Number: <input type="text" value="51-R1"/> Name: <input type="text" value="MOORE, MS. SUSAN A."/> Address: <input type="text" value="1212 Henry Blvd"/> Edmond OK 73034 Province: Country: Email:	Home: ( ) - x R1 Work: (405) 456-5000 x 357 ( ) - x
---	---

BANK INFORMATION: <input checked="" type="checkbox"/> Direct Debit Active? Transit Number: <input type="text" value="111111111"/> Account Number: <input type="text" value="5555555555555555"/> Bank Name: <input type="text" value="First State Bank"/> Account Type: <input checked="" type="radio"/> 2-Checking <input type="radio"/> 3-Savings <input type="checkbox"/> Pre-Notification File has been transmitted	Transit number = route + check digit	"Receiver" refers to the R/P vendor, R/R customer, F/R contributor or P/R employee whose bank account is affected by this transaction. It does NOT refer to which bank account receives the funds. _____ VIRTUAL VILLAGE _____ Last Modified _____ UID: _____
--	---	---

**Check Direct Deposit active→**

**Enter bank information as pro-**

3. Click in the box “Direct Deposit Active?”
4. Enter the customer’s bank information as provided by the customer:

Transit Number  
 Account Number  
 Bank Name  
 Account Type

Do not check “Pre-Notification file has been transmitted.” The system will check this box automatically after pre-note file has been sent to the bank.

Click OK to save this record.

## Customer Direct Debit Verification and Deposit

### Create a Pre-Notification Extract Report – AR183

After the user enters or changes information on the customer's bank account, the user must extract the direct debit information and send a test file to the bank, which will verify its accuracy. The file will contain all customers who have not previously been extracted for a pre-notification file.

1. At the Accounts Receivable Maintenance menu, select Direct Debit Payments, Extract Pre-Notification.
2. Select Xtract mode.
3. Enter the Bank ID, or use the lookup to select the bank setup for ACH; all other entries on Form AR183 should be filled in automatically, providing the bank maintenance has been set up properly.
4. Click OK and print the Extract AR Direct Debit Pre-Notification File report.
5. Transmit the pre-notification file to the bank (by email, FTP, upload to bank's website, CD or other media) to test for accuracy. **No dollar amounts are included in this file.** For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\arprenotes.fil"
6. Confirm with the bank that the extracted file was accepted. If not, ask them to tell you the problems so that you can make the corrections necessary to BR101 and/or AR182.

When you receive authorization for a direct debit, enter that payment in Recurring Entry (AR411) under a batch number signifying the day of the month for which the debit was authorized. This way, all customers that authorize payments on a certain date can be updated and posted on that date and then the file extracted and sent to the bank.

1. At Entry/Recurring menu, Direct Debit, select Extracted Amounts Edit Report.
2. Review this report to verify direct deposit information, and if correct;
3. Select Extract Posted Amounts, xtract mode –AR430
4. Enter Bank ID; all other information should be filled in automatically.
5. Click OK and print the Extract AR Direct Debit Posted Amounts File report.
6. Transmit the file to the bank (by email, FTP, upload to bank's website, CD or other media) For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\arposted.fil"

Do not extract again until you transfer this file to the bank, rename the file, or enter a different filename when you extract; otherwise, you will lose this file.

### **Financial Records Direct Debit Payments**

Complete the entries in Bank Maintenance (BR101).

1. In Company ID: enter your employer ID number.
2. In Discretionary Data F/R: enter an identifying description of your personal preference; this is an information only field, but should be helpful in associating the system being accessed.
3. Check the "Create ACH Extract File" box on the F/R line.
4. Enter the "Pre-Notification Extract Pathname & File Name" in the rows on the left of the window, and enter the "Posted Amounts Extract Pathname & Filename" in the rows on the right side of the window.
  - a. Check the F/R box in the column "Using DD?"
  - b. Include the directory (path) for the pre-note and posted files. Use the Lookup button to have the system insert valid paths and filenames as illustrated above.

The Pre-Notification Extract Pathname & Filename is the name of the file to send to the bank to test the accuracy of the bank data entered for the vendor and the entity receiving the transaction. This file does not include any dollar amounts and does not initiate any ACH transactions. You will send this file to the bank for each entity for whom you add or change direct deposit/debit information.

The Posted Amounts Extract Pathname and Filename is the name of the file to send the ACH transaction to the bank for processing, after those transactions have been posted in RDS Advantage.

### **Contributor Maintenance (ACH Receiver) – FR182**

Contributor Bank Maintenance (FR182) should be completed for each contributor for whom direct debit contributions are to be processed. Obtain the contributor's bank information in order to complete Form FR182.

- Download and email the "Authorization Agreement for Direct Debit Contribution" from the RDS Advantage website;
- or you may print the form at the end of this tutorial (Page 23).

In the Financial Records application, go to Maintenance, Direct Debit Contributions, Contributor Maintenance (FR182):

1. In add mode, select the Family/Individual you are setting up for direct debit contribution.
2. Click in the box "Direct Deposit Active?"
3. Enter the bank information as provided by the contributor:
  - Transit Number
  - Account Number
  - Bank Name
  - Account Type
4. Do not check "Pre-Notification file has been transmitted." The system will check this box automatically after pre-note file has been sent to the bank.
5. Click OK to save this record.

## Direct Debit Contribution Verification and Deposit

### Create a Pre-Notification Extract Report – FR183

After the user enters or changes information on the contributor's bank account, the user must extract the direct debit information and send a test file to the bank, which will verify its accuracy. The file will contain all contributors who have not previously been extracted for a pre-notification file.

1. At the Financial Records Maintenance menu, select Direct Debit Contributions, Extract Pre-Notification File.
2. Select Xtract mode.
3. Enter the Bank ID, or use the lookup to select the bank setup for ACH; all other entries on Form FR183 should be filled in automatically, providing the bank maintenance has been set up properly.
4. Click OK and print the Extract FR Direct Debit Pre-Notification File report.
5. Transmit the pre-notification file to the bank (by email, FTP, upload to bank's website, CD or other media) to test for accuracy. **No dollar amounts are included in this file.** For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\frprenotes.fil"
6. Confirm with the bank that the extracted file was accepted. If not, ask them to tell you the problems so that you can make the corrections necessary to BR101 and/or FR182.

When you receive authorization for a direct debit, enter that record in Recurring Entry (FR411) under a batch number signifying the day of the month for which the debit was authorized.

1. At Entry/Recurring menu, Direct Debit, select Unextracted Amounts Edit Report.
2. Review this report to verify direct deposit information, and if correct;
3. Select Extract Posted Amounts, xtract mode –FR430
4. Enter Bank ID; all other information should be filled in automatically.
5. Click OK and print the Extract FR Direct Debit Posted Amounts File report.
6. Transmit the file to the bank (by email, FTP, upload to bank's website, CD or other media) For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\frposted.fil"

Do not extract again until you transfer this file to the bank, rename the file, or enter a different filename when you extract; otherwise, you will lose this file.

## Payroll Direct Deposit

Complete the entries In Bank Maintenance (BR101).

1. In Company ID: enter your employer ID number.
2. In Discretionary Data P/R: enter an identifying description of your personal preference; this is an information only field, but should be helpful in associating the system being accessed.
3. Check the "Create ACH Extract File" box on the P/R line.
4. Enter the "Pre-Notification Extract Pathname & File Name" in the rows on the left of the window, and enter the "Posted Amounts Extract Pathname & Filename" in the rows on the right side of the window.
  - a. Check the P/R box in the column "Using DD?"
  - b. Include the directory (path) for the pre-note and posted files. Use the Lookup button to have the system insert valid paths and filenames as illustrated above.

The Pre-Notification Extract Pathname & Filename is the name of the file to send to the bank to test the accuracy of the bank data entered for the vendor and the entity receiving the transaction. This file does not include any dollar amounts and does not initiate any ACH transactions. You will send this file to the bank for each entity for whom you add or change direct deposit/debit information.

The Posted Amounts Extract Pathname and Filename is the name of the file to send the ACH transaction to the bank for processing, after those transactions have been posted in RDS Advantage.

In PR199, Payroll Control, under Direct Deposit Advice, select your preference for the Receipt Type: check / plain paper receipt / void signatures lines / return address.

## Employee Maintenance (ACH Receiver) – PR182

Employee Maintenance (AP182) should be completed for each employee for whom direct deposit paychecks are to be processed. Obtain the employee's bank information in order to complete Form PR182:

- Download and email the “Direct Deposit Payroll Authorization” from the RDS Advantage website;
- or you may print the form at the end of this tutorial (Page 24).

In the Payroll application, go to Employee Maintenance (PR100):

1. In change mode, select the employee you are setting up for direct deposit.
2. Click on the Direct Deb-Dep icon (picture of an ATM) at the top of your screen, or press F3; the following window is displayed:

Check Direct Deposit active→

PR182 - Employee Maintenance (ACH Receiver)

Change Scan:  
Employee Number: 0001 SS#: 451-60-2145  
Name: KELLER, WILLIAM R. Home: (405) 842-9453 x  
Address: 9999 Grandview Cell: x  
Oklahoma City OK 73120 Work: x  
Province:  
Country:  
Email:  
Position: Sr Pastor

BANK INFORMATION:  Direct Deposit Active?  
Transit Number: 11111111  
Account Number: 5555555555555555  
Bank Name: First State Bank  
Account Type:  2-Checking  
 3-Savings  
 Pre-Notification File has been transmitted

Transit number =  
route + check digit

"Receiver" refers to the A/P vendor, A/R customer,  
F/R contributor or P/R employee whose bank account  
is affected by this transaction. It does NOT refer  
to which bank account receives the funds.

VIRTUAL VILLAGE Last Modified  
UID:

OK

3. Click in the box “Direct Deposit Active?”
4. Enter the employee's bank information as provided by the employee:
  - Transit Number
  - Account Number
  - Bank Name
  - Account Type
5. Do not check “Pre-Notification file has been transmitted.” The system will check this box automatically after pre-note file has been sent to the bank.



## Payroll Direct Deposit Verification and Payroll Process

### Create a Pre-Notification Extract Report – PR183

After the user enters or changes information on the employee's bank account, the user must extract the direct deposit information and send a test file to the bank, which will verify its accuracy. The file will contain all employees who have not previously been extracted for a pre-notification file.

1. At the Payroll Maintenance menu, select Direct Deposit, Extract Pre-Notification File
2. Select Xtract mode.
3. Enter the Bank ID, or use the lookup to select the bank setup for ACH; all other entries on Form PR183 should be filled in automatically, providing the bank maintenance has been set up properly.
4. Click OK and print the Extract PR Direct Deposit Pre-Notification File report.
5. Transmit the pre-notification file to the bank (by email, FTP, upload to bank's website, CD or other media) to test for accuracy. **No dollar amounts are included in this file.** For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\prprenotes.fil"
6. Confirm with the bank that the extracted file was accepted. If not, ask them to tell you the problems so that you can make the corrections necessary to BR101 and/or PR182.

When the above entries are complete, process regular payroll batch. At the point of writing checks, either a void check or direct deposit receipt will be printed in lieu of a printed check (based on your preference setting in PR199 controls);

1. At Entry menu, Direct Deposit, select Unextracted Amounts Edit Report.
2. Review this report to verify direct deposit information, and if correct;
3. Select Extract Posted Amounts, xtract mode –PR430
4. Enter Bank ID; all other information should be filled in automatically.
5. Click OK and print the Extract PR Direct Deposit Posted Amounts File report.
6. Transmit the file to the bank (by email, FTP, upload to bank's website, CD or other media) For your reference, the location of the file to be transmitted is included on the extract report, "Records printed on this report are in the file: C:\xxx\prposted.fil"

Do not extract again until you transfer this file to the bank, rename the file, or enter a different filename when you extract; otherwise, you will lose this file.

**RDS Advantage  
Bank Setup Form for ACH Direct Deposit and Direct Debit**

		NACHA Record Format Specifications:		
		Record	Field	
Immediate Origin Number:	<input type="text"/>	Character Limit: 10	File Hdr	1 4
Immediate Origin Name:	<input type="text"/>	Character Limit: 23	File Hdr	1 12
Immediate Destination Transit Number:	<input type="text"/>	Character Limit: 9	File Hdr	1 3
Immediate Destination Name:	<input type="text"/>	Character Limit: 23	File Hdr	1 11
Date Format:	<input type="checkbox"/> <input type="checkbox"/>	check one: Numeric (YYMMDD) Alphanumeric (MMM YY)	Batch Hdr	5 8
Batch Hdr Originating DFI Identification:	<input type="text"/>	Character Limit: 8	BatchHdr	5 12
Batch Ctrl Originating DFI Identification:	<input type="text"/>	Character Limit: 8	Batch Ctrl	8 10
Trace Number (or IMD Bank Routing Number):	<input type="text"/>	Character Limit: 8	Detail	6 11
Include Detail Offset Record 6:	<input type="checkbox"/>	Include Detail Offset Credit Record for Financial Records and/or Accounts Receivable? Transaction Code 22 Credit		
	<input type="checkbox"/>	Include Detail Offset Debit Record for Payroll and/or Accounts Payable? Transaction Code 27 Debit		
Bank Transit Number (Route & Check Digit):	<input type="text"/>	Character Limit: 9	Detail Offset	6 3&4
Bank Account Number:	<input type="text"/>	Character Limit: 17	Detail Offset	6 5
Bank Individual ID Number:	<input type="text"/>	Character Limit: 15	Detail Offset	6 7
OFI Data File: File Type:	<input type="checkbox"/> <input type="checkbox"/>	check one: CR/LF Stream		
Record Length:	<input type="text"/>			
Company Id:	A/P: A/R: F/R: P/R:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Batch Hdr and Batch Ctrl	5 5 8 7

**RDS Advantage - Sample Bank Setup Form for ACH Direct Deposit and Direct Debit**

		NACHA Record Format Specifications:		Example-usually entered	Check Sample
		Record	Field	A	
Immediate Origin Number:	Character Limit: 10 <b>0103003690</b>	File Hdr	1 4	Transit # plus leading zero or leading blank	
Immediate Origin Name:	Character Limit: 23 <b>First State Bank</b>	File Hdr	1 12	Bank Name	B
Immediate Destination Transit Number:	Character Limit: 9	File Hdr	1 3	FRB Num-	
Immediate Destination Name:	Character Limit: 23 <b>Federal Reserve Bank XX</b>	File Hdr	1 11	FRB Location	
Date Format:	check one: <input checked="" type="checkbox"/> Numeric <input type="checkbox"/> Alphanumeric	Batch Hdr	5 8	Numeric	
Batch Hdr Originating DFI Identification:	Character Limit: 8 <b>10300369</b>	BatchHdr	5 12		
Batch Ctrl Originating DFI Identification:	Character Limit: 8 <b>10300369</b>	Batch	8 10	Transit number ..... .. omit last	A
Trace Number (or IMD Bank Routing Number):	Character Limit: 8 <b>10300369</b>	Detail	6 11		
<input checked="" type="checkbox"/> Include Detail Offset Credit Record for Financial Records Transaction Code 22 Credit      Accounts Receivable?					
Include Detail Offset Record 6:					
<input checked="" type="checkbox"/> Include Detail Offset Debit Record for Payroll and/or Ac- Transaction Code 27 Debit      Payable?					
Bank Transit Number (Routing & Check Digit):	Character Limit: 9 <b>103003690</b>	Detail Offset	6 3&4	Transit	A
Bank Account Number:	Character Limit: 17 <b>0913121130</b>	Detail Offset	6 5	Bank Acct	C
Bank Individual ID Number:	Character Limit: 15	Detail	6 7	optional	
OFI Data File: File Type:	check one: <input checked="" type="checkbox"/> CR/LF <input type="checkbox"/> Stream				
Record Length:	<b>97</b>	94 - 97			
Company Id:	Character Limit: 10 A/P: <b>73-1111111</b> A/R: <b>73-1111111</b> F/R: <b>73-1111111</b> P/R: <b>73-1111111</b>	Batch Hdr and Batch	5 5  8 7	Your Tax ID Number	D

**CHECK SAMPLE:**

**B**

First Church of Anytown	<b>First State Bank</b>	1001
Anytown, USA		2 0
<b>EIN 73-1111111</b>		
PAY TO THE ORDER OF		\$ <input type="text"/>
		DOLLARS
MEMO		
† 103003690 †	† 0913121130 †	

**A**

**C**

**Direct Deposit Accounts Payable Authorization**

Authorizing Direct Deposit of Payments to Vendor's Bank or Credit Union

Customer Name: **(Your Church Name)**  
**Attn: Accounts Payable Dept.**  
**Your Church Address**  
**City, State Zip Code**  
**Phone: (xxx) xxx-xxxx**

Customer Number: \_\_\_\_\_

Please complete the following information and return to the above Customer Name/Address  
or email to office@yourchurch.com. Thank you.

Vendor: \_\_\_\_\_

Vendor's Bank Name: \_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Telephone Number \_\_\_\_\_

Name on Account: \_\_\_\_\_

Bank Routing/Transit Number: \_\_\_\_\_ (9 digits)

Bank Account Number: \_\_\_\_\_

Check one:                      Checking                        
   Savings

AUTHORIZATION AGREEMENT FOR DIRECT DEBIT PAYMENT

(name of organization)

I hereby authorize (organization name), hereinafter called ORGANIZATION, to initiate direct debit payment entries to the account indicated below and the financial institution named below, hereinafter called FINANCIAL INSTITUTION, to debit same to such account.

Financial Institution

Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Routing Transit / ABA No. \_\_\_\_\_

Account Number \_\_\_\_\_

Account Type      Checking      Savings

The ORGANIZATION is authorized to initiate a direct debit from the above referenced account in the

amount of \$ \_\_\_\_\_ on the \_\_\_\_\_ of each month, beginning (date) \_\_\_\_\_.

This authorization is to remain in full force and effect until ORGANIZATION has received written notification from the undersigned of its termination in such time and manner as to afford ORGANIZATION and FINANCIAL INSTITUTION a reasonable opportunity to act on it.

\_\_\_\_\_ Date \_\_\_\_\_

Signature

\_\_\_\_\_

Print Individual Name

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

PLEASE ATTACH COPY OF VOIDED CHECK TO THIS FORM

AUTHORIZATION AGREEMENT FOR DIRECT DEBIT CONTRIBUTION

(name of organization)

I (we) hereby authorize (organization name), hereinafter called ORGANIZATION, to initiate debit entries to my (our) checking account indicated below and the financial institution named below, hereinafter called FINANCIAL INSTITUTION, to debit same to such account.

Financial Institution

Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Routing Transit / ABA No. \_\_\_\_\_

Account Number \_\_\_\_\_

Account Type      Checking      Savings

My (our) annual gift is \$ \_\_\_\_\_

To be paid \$ \_\_\_\_\_ weekly      monthly      semi-monthly      quarterly      semi-annually

Note: Debits will be processed on the 5<sup>th</sup> and 20<sup>th</sup> of each month.

This authority is to remain in full force and effect until ORGANIZATION has received written notification from me (or either of us) of its termination in such time and manner as to afford ORGANIZATION and FINANCIAL INSTITUTION a reasonable opportunity to act on it.

\_\_\_\_\_ Date \_\_\_\_\_

Signature

\_\_\_\_\_

Print Individual Name (as contributions are to be recorded)

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

PLEASE ATTACH COPY OF VOIDED CHECK TO THIS FORM

Your Church Name

**DIRECT DEPOSIT PAYROLL AUTHORIZATION/ENROLLMENT**  
**Authorizing Direct Deposit of Payroll Checks to My Bank or Credit Union**

**ATTN: PAYROLL DEPARTMENT**

Please accept this letter as your authorization to deposit all payroll checks directly to my individual bank account. I understand that there will be a pre-note deposited for the first one or two paychecks to ensure accuracy of routing and account numbers that I have provided.

I understand this service is provided as a convenience to me. The Church shall have no responsibility for the bank's failure to make the deposit or for any bank charges relating to the deposit. The Church's liability is limited to the prompt payment of the amount of the net pay.

I understand it is my responsibility to inform the Payroll Department of any monies deposited to my account by the Church, which I have not earned and are not due to me, and that I am liable to the Church for all such monies.

Bank Name	Employee Number
Street Address	Bank Routing/Transit Number
City, State, Zip	Bank Account Number

EMPLOYER	DEPARTMENT
EMPLOYEE PRINTED NAME	SSN
EMPLOYEE SIGNATURE	DATE