



ACH-Automated Check Handling

Property Management Solutions for Over 30 Years

Overview

The ACH function in PROMAS is intended to facilitate distribution check processing for those users who have an arrangement with their bank to transfer funds from their property management bank account directly to the owner's designated bank account or who have signed up with our partner ACH.com to process payments to owners. It eliminates the physical printing of distribution checks by providing printed output for manual entry and an export file (see format below) that can be imported into the bank supplied ACH file creation program. The distribution checks are compiled, posted to each owner/partnership ledger, recorded as a single transaction to the bank account and then an export file is created.

PROMAS will create two export files. One is a CSV file (comma separated values) that can be used to automatically import the dollar amounts and other pertinent information into the bank supplied ACH file creation program. Any software required to take the PROMAS export file and import the data into the bank supplied ACH file creation program is the responsibility of the user.

The second file format can be used to transmit to a third party like ACH.com.

If your bank will not accept either format, but will accept a CSV file, please see our document on custom programming for an ACH file for more information.

[M-5001 Flat Rate Custom ACH Programming](#)

Outside PROMAS

The user must make arrangements with their bank to acquire the necessary software and set up procedures to use the file exported by PROMAS to create the file that the bank uses to process the transaction or contact ACH.com to work with them. If your bank can accept a CSV file, please contact the Help Desk to see if PROMAS can be set up to create a file in that format.

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Within PROMAS

One Time

1. Go to Profiles, Owner Profile, Advanced Scheduling, Distribution Checks tab
2. Mark the Distribute by ACH checkbox
3. Enter the owner's bank routing number
4. Enter the owner's bank account number
5. Mark the checkbox if the recipient's account is a savings account (for expanded output only).
6. Click the Save button
7. If using the expanded output format, go to <<Setup, Account Codes>>; Select the bank account from the Find List and click <Edit>; On tab 2 enter the Federal Reserve ID and the Bank ABA ID supplied by your bank; Click <Save>.

Harrison S. Golden [Owner] Advanced Scheduling

GOLDEN: Harrison S. Golden

Distribution Checks

Schedule: Monthly Ignore Scheduling

Next Scheduled: 5/1/2018

Schedule Expires:

ACH Distribution Checks

Distribute by ACH:

Bank Routing Number: 123-456

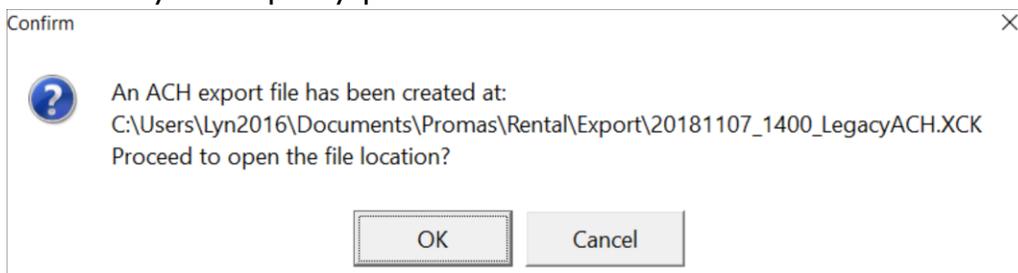
Account Number: 678901

Savings Account:

Business Account:

Each Time

1. Go to AP, Scheduled Payables
2. Mark the ACH Distribution Batch radio button
3. Select the Bank Account
4. Click Compile
5. Review the line item candidates and make changes as appropriate
6. Click on the Report button and print the report
7. Click Post
8. Enter the Date to Post the Checks
9. Click Post
10. An information screen indicating that 2 ACH check export files have been created will display. The program can determine which format you need and open to that file you need.
 - a. One filename is in the format YYYYMMDD_HHMM_Legacy.XCK. This file is a CSV file with the fields needing to be transmitted to the bank.
 - b. The other filename is in the format YYYYMMDD_HHMM_Priority.CSV. It can be used by third party providers like ACH.com.



Name	Date modified	Size	Type
20181211_1129_LegacyACH.XCK	12/11/2018 11:29 ...	1 KB	XCK File
20181211_1129_PriorityACH.CSV	12/11/2018 11:29 ...	1 KB	Microsoft Excel Co...

The sum of all line items posted will be posted to the bank account as an ACH Batch Check on the posting date. Each line item will post to the applicable owner/property ledger as a Cash Distribution (the account code selected in the Posting Table).

Note: ACH posting in AP, Scheduled Payables should be done prior to doing Distribution Checks. When distribution checks are compiled the ACH setup in the owner profiles is not considered. All owners with balances eligible for distribution will be listed as candidates. Thus even ACH owners will have distribution checks listed if they have funds available.

Calculate Owner Distribution Amount

To determine the amount of the check, PROMAS calculates the *Available Balance** and the *Equity Balance*** and takes the lesser of the two numbers. That amount is reduced by the owner's distribution reserve, unpaid payables (invoices) and work orders with line item amounts or cost estimate specified.

*Available Balance - The cash in non-escrow bank accounts for the ledger minus Current Liabilities, minus Escrow Deficit (if positive). Escrow Deficit - tenant deposits minus escrow bank balance for the ledger.

**Equity Balance - The total of all transactions with income, expense and equity type account codes.

ACH Transactions to Savings Accounts

Some banks (very few) will reject a transaction that has the account type incorrectly identified as checking in lieu of savings. The expanded output file addresses that issue using the expanded format as explained on the next page.

Distribute Property Surplus Using Owner ACH

Owners who are part of properties and don't have their Advanced Scheduling set for ACH in their owner profile will be assigned the property ACH bank codes. The owner distribution reserves are not considered when the ACH is generated.

To distribute the surplus in a property to the various owners of that property according to their share, do the following:

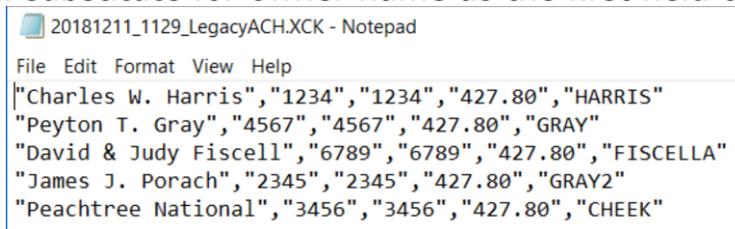
1. On tab 2 of the property profile mark the checkbox Distribute Surplus Using Owner ACH.
2. In the property profile, Advanced Scheduling, mark the Distribute by ACH checkbox. Enter the word Owner in the Bank Routing Number and Bank Account Number fields.
3. Set up each owner for ACH distribution in their owner profile, advanced scheduling.
4. Enter the owner name in the Distribution Check memo field on tab 3 of the owner profile.

The Legacy file format exported by PROMAS (not expanded format – no Federal Reserve ID or Bank ABA ID):

Each record has the format:

"owner name","bank routing number","owner account number","amount","Owner Short ID",CR/LF

- amount is in the format xxxx.xx
- the text CR/LF represents the ASCII single byte characters 13 and 10 respectively for carriage return, line feed
- includes the commas and quotes
- the records in the file represent ACH code 22 transactions
- if there is information in the owner check override field in the the owner profile, the first line will substitute for owner name as the first field of the record



```
20181211_1129_LegacyACH.XCK - Notepad
File Edit Format View Help
"Charles W. Harris","1234","1234","427.80","HARRIS"
"Peyton T. Gray","4567","4567","427.80","GRAY"
"David & Judy Fiscell","6789","6789","427.80","FISCELLA"
"James J. Porach","2345","2345","427.80","GRAY2"
"Peachtree National","3456","3456","427.80","CHEEK"
```

The file name will be yyyyymmdd-hhmm_LegacyACH.xck. It will be placed in the EXPORT folder under the folder containing your data files (go to <<Help, About>>, Data Folder to find its location).

Owner Name

The owner name in the CSV file is taken from the *Permanent Name & Address* field in the owner profile, up to 20 characters, unless:

- There is a name on the Management tab in the *Name and Part-Time Address* field and the Part-Time Schedule is in play.
- There is a name in the *Distribution Check Override* field on the Checks & Statements tab in the profile.

Expanded Format

If the Federal Reserve ID or the Bank ABA ID are entered in the bank account setup, then the ACH output file will include 3 additional fields: Federal Reserve ID, Bank ABA ID, Account type. Type will be "37" if the savings checkbox is marked, "27" if it is not marked.

Priority File Format

This format is specifically for ACH.com

[Id],[Name],[Id],[Name],PPD,Distribute,190124,Owner name or Override Name,Routing #,Account #,Bank type,Amount,,,

```
20190123_0914_PriorityACH.CSV - Notepad
File Edit Format View Help
[Id],[Name],[Id],[Name],PPD,Distribute,190124,GOLDEN,Patriot
Bank,456-237,5586906,32,1500.00,,,[Id],[Name],[Id],[Name],PPD,Distribute,190124,CLAYTON,Oceanside
Bank,12-234,34573578,22,716.70,,,
```

ACH file location

When creating an ACH batch the file is, by default, put into the user's local directory. To have it go to a location more accessible by other users, you can make a Landlord12.config file and put it into the same directory as the program file Landlord12.exe.

The Landlord12.config file can be created using Notepad.

Files created in File, Export Utility also go to the folder specified in that config file.

An example of the Landlord12.config file entry would be:

```
ExportFolder=\\Maple\c\Users\Public\Rpromas\Export
```

or

```
ExportFolder=F:\Rpromas\Export
```