PC-REACH for Windows
TUTORIAL

Introduction

Welcome to the world of Electronic Funds Transfer (EFT). **PC-*RE*ACH for Windows** is a tool that can help you begin processing your financial transactions electronically. The most common uses are transactions that are done on a routine basis such as payroll, monthly installment payments, rental payments, membership dues, contributions, etc. The benefits are numerous for both credit and debit applications. For company payroll, a savings will be realized in check printing cost (time and paper), distribution, bank reconciliation charges, and employee productivity on payday. Any application for debits will give companies cash flow control never experienced before! Public acceptance of direct deposit payroll and automatic bill payments is prompting businesses to search for Financial Institutions capable of Originating (processing) Electronic Payments.

The following pages take you through easy to follow instructions for installing the program. Although very brief, the Tutorial section is helpful in learning the basics of how to enter a transaction and how to prepare a diskette for bank processing. Naturally more information is available in the User's Manual that is provided with each copy of the program.

Thank you for trying **PC-*RE*ACH**.

Installing for Windows 95/98/2000/NT/XP/Vista

If you have the demo on CD skip to Installing from from CD.

> If you have downloaded a demo from the web-site you should save the WINREACH-DEMO.EXE to your desktop (or anywhere on your hard drive) temporarily.
>
> After the download is complete you can install the program by double-clicking on the WINREACH-DEMO file. Continue by following prompts on screen. The default directory the program installs in is WINREACH. A “PC-REACH for Windows” icon/shortcut will be added to your desktop. After installation you can delete the WINREACH-DEMO.EXE file from your Desktop.
>
> Begin running PC-REACH for Windows simply by double-clicking on the PC-REACH icon.

Installing from CD:

> Insert CD in drive and select My Computer. Select the CD Drive and double click on the WINREACH-DEMO.EXE file. Continue by following prompts on screen. The default directory the program installs in is WINREACH. A “PC-REACH for Windows” icon/shortcut will be added to your desktop.
>
> Begin running PC-REACH for Windows simply by double-clicking on the PC-REACH icon.

Setting up PC-REACH for Windows

To begin using the program you must enter a User ID and Password. Use the following defaults to gain access to the program:

ID: **88**   PASSWORD: **ATEATE**

The program is shipped with a sample company and batch included. You may use this company/batch as a demo or to just practice entering/editing/deleting data.

> **NOTE: If this is just a demo of the software ignore the following discussion on importing company/bank information.**
>
> You must import your company/bank information before creating an actual ACH file. To setup your company/bank information select FILE then IMPORT A COMPANY SETUP. A browse listing of files will be displayed prompting you to enter a filename. Insert the CD and change Drive Letter to point to the CD Drive. You should see a PCREACH.000 file listed. Choose this file and mouse click on OPEN. A display box will show the company/bank information. Make sure the information is correct before continuing.
>
> You will now need to create a NEW BATCH for this company. Select FILE then NEW BATCH. A listing of companies that you have imported (plus the demo ABC COMPANY) will be displayed. Locate on the newly imported company and click on OK. You are now prompted for a Batch Description and Batch File Name. The description can be anything you wish up to 15 characters long. It may include spaces or dashes. The File Name is limited to 8 characters and MAY NOT contain SPACES. Dashes and Underscores may be used. Several different type of batches can be created but the most common is the PPD (Prearranged Payments & Deposits). Clicking on OK will set the current batch to the one just entered and open up the Data Entry Screen.

Using PC-REACH for Windows

Begin by choosing DATA from the Main Menu (unless already opened in previous paragraph). Select CURRENT BATCH to open the data entry screen for this batch file. To enter a new entry you must first click on ADD in the tool bar. Each field is validated and verified it has been entered when required. A description of each field can be displayed by pressing F1 when positioned on that field. When adding a new entry a Pre-notification Credit to a Checking Account is selected. A Credit would be used when money is being deposited into an account, such as Direct Deposit of payroll. Select Debit if money is being taken from an account, such as bill payment. A Pre-notification (Pre-note) is used to send a test to make sure valid Routing Number and Account number information is entered. Pre-note MUST have zero entered for the dollar amount.

You will not be able to select SAVE on the tool bar until all data entry requirements are made for an entry. To add another entry clicking on MORE is quicker than SAVE followed by ADD.

The LIST function displays a "spreadsheet" format of the entries. You can quickly find an entry by Name or ID Number. Just begin typing the name and you will be positioned on the closest match to what you typed. Be careful not to delay too long between letters or a new search will begin. Just move to the column (Name or ID number) to search for information in that column.

More information for each tool bar function can be found in the HELP INDEX. Just press F1 to display help.

Creating NACHA file for Bank Processing

When all information has been entered (and SAVED) for a batch just click on CREATE BANK FILE to format the data in a NACHA format. You will be prompted for the following:

FILE NAME
ENTRY DESCRIPTION
EFFECT DATE
PAYMENT TYPE
FILE ID MODIFIER

NOTE: Additional information shown as Optional need not be entered.

The FILE NAME is the name of the NACHA file you are about to create. You may include a drive and path (e.g. A:\PAYROLL.DAT) or just enter PAYROLL.DAT and the file will be created in the subdirectory PC-REACH for Windows is installed in -C:\\WINREACH. It is recommended you use the DATA folder under the WINREACH folder to create your files. This will keep your files separate from the Program Files. To do this, simply enter DATA\\YourFileName at the FILE NAME prompt.

The ENTRY DESCRIPTION is limited to ten (10) characters and will be displayed on the receiver's bank statement next to the amount. Be sure to use a descriptive abbreviation for the payment such as: UTIL BILL, ELEC BILL, PAYROLL, WATER BILL, etc.

EFFECT DATE is equally important since it is the Effective Date the funds are deposited or debited to the bank account. This date will default to tomorrow's date. Make sure this reflects the correct date. Credits can be sent up to 2 days in advance of the Effective Date and Debits can only be sent up to 1 day in advance.

PAYMENT TYPE defaults to Prearranged Payment and Deposits (PPD). It can be changed to CCD for Cash Concentration and Disbursements.

FILE ID MODIFIER is defaulted to “A” but can be changed to any letter (A-Z) or number (0-9). If you send more than one batch file per day each file must have a unique Modifier. Verify with your bank for acceptable File ID Modifiers.

Selecting OK begins creating the NACHA file and upon completion a message shows the total entries and total credit/debit amount included in the file.

Finally you will be prompted to Display/Print the file you have just recreated. Click on YES and you will can choose to either PRINT or DISPLAY first. If displaying first, the file is displayed using Windows Notepad. You may choose to select FILE/PRINT from the Notepad window.

After printing you may close the data entry window by pressing ESC or selecting the CLOSE icon on the tool bar.