

# Payment Innovators ACH Processing General Workflow

Last Modified on 04/08/2025 2:20 pm EDT

## General Workflow

An ACH transaction is an electronic money transfer made between banks and credit unions across a network called the Automated Clearing House (ACH).

When aACE processes an ACH (Automated Clearing House) request, the process generally takes 3-5 days to clear. The following series of statuses populate the Receipt's ACH Status field as the funds work their way through the network.

**PENDING.** This is assigned to new transactions, waiting to close at the end of the day.

[illegible]

**PROCESSING.** This is assigned when transactions within the ACH network contain statuses of "At Service Bureau" (Funds are in the network, but not at the receiving bank yet) or "Service Bureau Remit" (The receiving bank is funded). Typically days 2-4.

Record: 1 of 1

Receipt: 60000 04/01/25 PENDING

Customer Payment Details

Payment Info

Company > Chisholm High School Amount: 31,587.08

Print Method: ACH Reference #: 7878787878 Customer Bank Acct: JPMorgan Chase ACH Status: PROCESSING Notification Status:

Bank Info

Bank Account > 1120 | Undeposited Funds - Cash/Checks

Deposit On: 04/01/25 Deposit Status: Batch: Bank Rec Status > Reconciled On:

Invoices

Invoice	Date	Title	Order	Grand Total	Suggested Balance	Amount	Adjustment	Total
1 > 50648	07/10/24	Chisholm High		31,587.08	31,587.08	31,587.08	0.00	31,587.08

Total Allocated: 31,587.08  
Out of Balance: 0.00

Office: AI Tracking Status: PROCESSING Print Taken By: MP

**CLEARED.** This is assigned when the transaction is complete and funds have been verified and deposited into the receiving bank account. Typically on the 4-5th day.

Record: 1 of 1

Receipt: 60000 | Chisholm High School 04/01/25 POSTED

Customer Payment Details

Payment Info

Company > Chisholm High School Amount: 31,587.08

Print Method: ACH Reference #: 7878787878 Customer Bank Acct: JPMorgan Chase ACH Status: CLEARED Notification Status: PENDING

Bank Info

Bank Account > 1120 | Undeposited Funds - Cash/Checks

Deposit On: 04/01/25 Deposit Status: PENDING Batch: PENDING Bank Rec Status > Reconciled On:

Invoices

Invoice	Date	Title	Order	Grand Total	Suggested Balance	Amount	Adjustment	Total
1 > 50648	07/10/24	Chisholm High		31,587.08	0.00	31,587.08	0.00	31,587.08

Total Allocated: 31,587.08  
Out of Balance: 0.00

Office: AI Tracking Status: Print Taken By: MP

**RETURNED.** This is assigned when an error occurs in processing (bad account number, insufficient funds, payment stopped, etc...) If a RETURNED ACH Request occurs, ACTION MUST BE TAKEN. See the [ACH Return Code Explanations](https://aace6.knowledgeowl.com/help/ach-return-code-explanations) (https://aace6.knowledgeowl.com/help/ach-return-code-explanations) article to learn more about specific codes and recommended action.

See the [ACH Processing Co Portal and Reports](https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports) (https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports) article for more information about accessing and reporting ACH Activity.

Also in the above article are instructions for setting up an email notification when a transaction is returned.