

Using the ACH Processing Company Portal and Reports

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This guide shows the ACH Processing Company Portal and the actions you can take within it. It is intended for advanced users.

An ACH transaction is an electronic money transfer made between banks and credit unions across a network called the Automated Clearing House (ACH). You can check the status of your ACH transaction, view transaction activity, and manage email notifications through the [ACH Processing Company portal](https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports/) (<https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports/>).

If you receive a return code for one of your ACH transactions, you must take action immediately. For more information on specific return codes and recommended actions, refer to Vericheck ACH return code explanations for [R01-R33](https://www.vericheck.com/ach-return-codes/) (<https://www.vericheck.com/ach-return-codes/>) and [R34-R84](https://www.vericheck.com/ach-return-codes-r34-r84/) (<https://www.vericheck.com/ach-return-codes-r34-r84/>).

The payment processor Payment Innovators uses ACH Processing Company to manage Automated Clearing House (ACH) transactions within the ACH network. Once your company integrates with Payment Innovators and activates ACH payments, your administrator will be given access to the ACH Processing Company portal. In the portal, you can view and generate reports for transaction activity.

This guide should be used as a basic introduction to the ACH Company's client portal. For more advanced features, capabilities and reports, refer to the below PDF User Guide.

[ACH User Guide for Client Production Platform 2025_09.pdf](https://dyzz9obi78pm5.cloudfront.net/app/image/id/68dd50e5fdb9ae307a0951b3/n/ach-user-guide-for-client-production-platform-2025-09-d95235.pdf) 

(<https://dyzz9obi78pm5.cloudfront.net/app/image/id/68dd50e5fdb9ae307a0951b3/n/ach-user-guide-for-client-production-platform-2025-09-d95235.pdf>)

9/10/2025 Update from The ACH Processing Portal Company

Our core client payment platform is getting an update. This will leave the same familiar interface with additional capabilities. We are adding more payment tools to help clients manage their business.

The software will be changed on November 1st, 2025. All links and connections will stay the same.

In the meantime, if you want to start using the new system the link is:

<https://production.achprocessing.com/achclient>.

You will use the same username and password credentials to access the new production

URL.

Please start familiarizing yourself with the new website and let us know if you have any questions by sending an email to operations@achprocessing.com.

Clients that are using the recurring manager should contact the helpdesk at helpdesk@achprocessing.com, if they wish to migrate early. Schedules created on production will not be available on client.

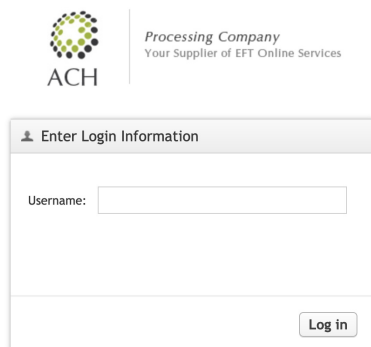
We hope you enjoy the new platform as much as we do.

The ACH Processing Company, Office: 972-473-6633, Fax: 972-767-5593,

Website: www.achprocessing.com (<https://www.achprocessing.com>)

Logging In

To log in, go to the [ACH Processing Portal](https://client.achprocessing.com/ach) (<https://client.achprocessing.com/ach>) and use the username and password you received previously from Payment Innovators when ACH was set up for you.



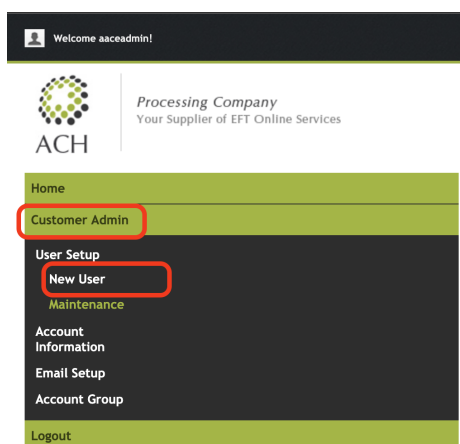
The image shows the ACH Processing Company logo, which consists of a circular icon made of dots and the text "ACH" below it. To the right of the logo is the text "Processing Company" and "Your Supplier of EFT Online Services". Below the logo and text is a login form titled "Enter Login Information". The form has a "Username:" label followed by a text input field. At the bottom right of the form is a "Log in" button.

We suggest not changing your password. If you do, Payment Innovators customer service may not be able to access your portal to assist with questions in the future.

Adding a User

To add a new user:

1. Select **Customer Admin**, then **New User**.
2. Enter the new user username and password.
3. Ensure Active is selected.
4. Select the permission level for the new user, then select **Submit**.



Establishing Email Alerts for ACH Returns

The ACH Processing Portal offers email alerts for your ACH transaction returns. From the main portal menu, select Customer Admin, then select Email Setup. In Select Event, select Return/Change Notification Imported.



To view the default return email, run a test report.

Subject: Return file is uploaded successfully !

Hello,

The Return file "\\achpcdal030123.ret\" was uploaded successfully into the system.

Please log on for full details

<https://client.achprocessing.com/ach/Login.aspx>

Regards,

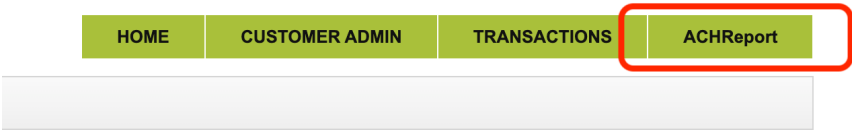
ACHProcessing.com Team.

This is an auto generated mail, please do not reply. Contact us at 972-473-6633 with questions or email us at operations@achprocessing.com.


ACH Reporting

The ACH Processing Portal has numerous reports to assist with your transactions, notifications, and processing.

From the main portal menu, select **ACHReport**.



Enter your login credentials.

 ACH Processing Company

ACH Processing
Secure Log-In


Username

Password

Login

Forgot password

In the report dropdown list, select your report.



Processing Company
Your Supplier of EFT Online Services

Select...

Report Name

Customer ...

Avant Garde Information Sol...

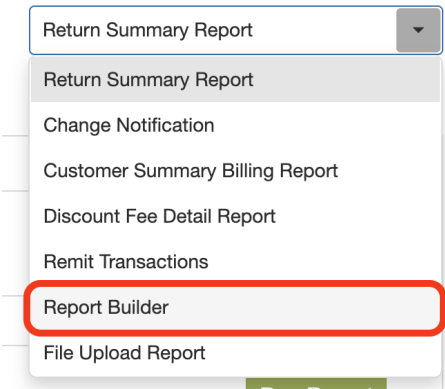
Run Report

No data

50100200


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Important Reports



Report Builder

The Report Builder report provides a custom list of transactions. Enter the transaction Date Originated Start and End dates. If you leave the rest of the fields blank, the report will display all transactions that occurred within your selected date period. Entering data into the filter fields will constrain the results accordingly.



Processing Company
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Report Builder

Customer Company *Avant Garde Information Solutions, LLC

Date Originated Start2025-03-26

Date Originated End

Amount From

Amount To

StatusSelect...

Effective Date Start

Effective Date End

Account Number

Account Name

Routing Number

File Name

Transaction Key

SEC CodeSelect...

Run Report

☐

Customer Id	CustomerName	TED Key	Account Number	Routing Number	Company EntryDescription	Action	Status	Amount	Effective Date	SEC Code	Name	Load Date	File N
No data													

50100200

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For example, to constrain results to only those originated through your company, select SEC Code to PPD.

SEC Codes (or Standard Entry Class codes) are a three-letter code that tells the ACH network what type of transaction is being processed and how the authorization was obtained.

The SEC code determines:

- The format of the entry (consumer vs. corporate, debit vs. credit).
- Authorization requirements (written, oral, online, etc.).
- Return timeframes (how long the receiver's bank has to dispute).

Common Codes are:

- PPD – Prearranged Payment and Deposit (consumer transactions, e.g., payroll direct deposit, bill pay).
- CCD – Corporate Credit or Debit (business-to-business payments).
- WEB – Internet-Initiated/Mobile Entries (consumer transactions authorized online or via mobile).
- TEL – Telephone-Initiated Entries (consumer transactions authorized verbally over the phone).
- ARC – Accounts Receivable Entry (checks converted to ACH at a lockbox or point-of-sale).
- BOC – Back Office Conversion (checks converted to ACH in the back office, not at the point of sale).
- RCK – Re-presented Check Entry (a bounced check represented electronically).
- POP – Point-of-Purchase Entry (checks converted at the point of sale).


Select Run Report. After you have received your report, review the Status column:

- **Pending** – New transactions, waiting to close at end of day
- **At SB** – At service bureau. Typical status for days 2-4 of processing
- **SB Remit** – Funded to the bank
- **Returned** – Must take action

Return Summary Report

The Return Summary Report gives a list of transactions that generated failures (i.e. returned checks, insufficient funds, bad account number). Select the date range for the transactions, then select Run Report. On the report, the Reason Code column displays a return reason code. The return codes determine the type of action you should take.

For more information on ACH return codes and explanations, refer to [ACH Return Code Explanations](https://aace6.knowledgeowl.com/help/ach-return-code-explanations) (<https://aace6.knowledgeowl.com/help/ach-return-code-explanations>).



Processing Company
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Return Summary Report

Customer Company *
Avant Garde Information Solutions, LLC

Date Originated Start *
2024-08-01

Date Originated End *
2025-04-08

Run Report

	Company Id	Custom...	Compan... ↑	Company Identific...	SEC Code	Company ...	Name	Amount	Reason Code	Routing Number	Account Number
<input type="checkbox"/>	PTLD46	Avant G...	Avant Gard...	1470886898	PPD	Payment	Customer ABC	\$10,000.00	R29	036076150	xxxxxx3743
<input type="checkbox"/>	PTLD46	Avant G...	Avant Gard...	1470886898	PPD	Payment	Customer XYZ	\$3,027.43	R29	036076150	xxxxxx3743

50 100 200

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Remit Transactions Report

The Remit Transactions report is a list of transactions that have deposited into a bank account. This report shows transactions originating at the service bureau with a status of File Transmitted. This means the service bureau has completed depositing funds.

Manually Entering a Transaction

If you need to manually enter a transaction directly from the portal, you can do so following these steps. For more advanced transactions refer to the PDF User Guide at the top of this article.

1. Select **Transactions**, then **Input Transactions**.
2. Select the SEC Code PPD and enter transaction Entry Description.
3. Select the account type.

This displays the options Debit (pulling funds from an account) or Credit (sending funds to an account)

4. Select **Automated Withdrawal (or Deposit)** for Action Subtype.
5. Enter the Routing Number, Account Number, Amount, and Company/Individual Name fields.

Other fields are optional but may be used to transmit the required information.

6. Proceed to Transactions/Approval to review and approve the file.