

# Manheim.com, AuctionACCESS - Grayed Out Bank Accounts

Information

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Title Manheim.com, AuctionACCESS - Grayed Out Bank Accounts

Summary

If a client's bank account number is determined to be invalid, Manheim will no longer let the client attempt to pay electronically via ACH from that account. These account numbers will appear **grayed out** on both [Manheim.com](#) and in [Workbench](#).

The dealer may also call Client Care to report that the bank account is grayed out after there were **non-sufficient funds (NSF)** in the account, but the money owed **has since been paid**. In this case, the matter must be **escalated to Tier 2** for the bank account to be unblocked. (See "**Grayed Out Due to NSF Payment**" below for further details).

### Grayed Out Due To Researching Status

{**Note:** A dealer may log on to **M.com > Payments Tab** and notice there **isn't any bank account information listed** to make the ACH payment. [**Not grayed out, but simply missing**]. The Client Care Agent must **verify in Auction Access that the bank account is on file and has passed validation**. The problem could be that the account is still being verified and is flagged with "**Researching**" status.

Account Validation:	Passed	12/01/2016
Electronic Payment Enabled:	Researching	12/01/2016
Ownership Validation:	Passed	12/01/2016

Ensure that the verification is not pending and that the dealer has log-in credentials that provide **Admin rights** to be able to submit ACH payments. If these are in order, then escalate the case to **Tier 2** for further study.)

**The three sections below outline three possible reasons that a bank account may be grayed out, and the troubleshooting steps to take to identify each.**

### Grayed Out Due To An NSF Payment

If a client's bank account that **used to be active** is **grayed out** in the Payments area on Manheim.com, Client Care must verify whether this is due to the client

having a recent **NSF** payment. An NSF can cause the account used to make the payment to be deactivated. Follow the steps below to find out:

1. Log into [AuctionACCESS](#).
2. Select an **Auction Location** from the drop-down.
3. Type in the 5Mil **Quick Search** field and press **Enter**.
4. Click on **Bank Accounts**.
5. Click the appropriate account **ID**.
6. Verify the following fields at the bottom right of the **Identification** section:
  - A. **Account Validation**.
  - B. **Electronic Payment Enabled**.
  - C. **Ownership Validation**.
    - a. If All 3 fields say **Passed**, proceed to **Step 7**.
    - b. If these 3 fields show a status **other** than Passed, go to the **next paragraph** of this KB Article.
7. Go to the **AS400** → **MAINT 55** → Select **Manheim Home Office** → **Enter** → **Login** again to gain access to the financial department's local AS400
8. At the top of the screen Select Menu and type **Master**, tab to Select Option and type **03** → **Enter** → type the internal password → **Enter**.
9. Input the dealer's **5Mil** Number → **Enter**.
10. Press **F5** to view the notes.
  - A. If these show the dealer **recently had an NSF** payment, escalate a case to Tier 2 requesting to have the account reactivated. Be sure to document all findings before escalating the case. **Also, be sure to include in your Salesforce case the name of the bank, the last four digits of the routing number, and the last four digits of the bank account number.** The Tier 2 case is to be given **URGENT status** because it involves the dealer's ability to buy.
  - B. If **no recent NSF** was found, proceed to the next troubleshooting step below..

### **Keying Error By Auction Access**

If a client's bank account has been deemed invalid and grayed out on [Manheim.com](#), it **does not** necessarily mean that the client **cannot** pay Manheim using a **check** from that account. If the client knows that the account is indeed **active** and functioning correctly, Manheim will continue to allow them to pay via check, assuming those checks clear when deposited. This is because a **keying error** in Auction Access could have caused the validation of that account to have failed. The account numbers Auction Access has on file, which then automatically make their way to Manheim's system, may not match the correct account numbers. Manheim verifies the account number's validity when presented with a physical check.

If a dealer would like to have a grayed out account **reactivated**, an authorized account holder at the dealership has to send **ALL** of the following **Company ID** numbers to their bank. This is very important because banks may have filters that would block payments made from and to Manheim by default. If these filters are not removed, dealers will not be able to make ACH payments using that

specific account. See the Comments section for an example of the letter the dealer can provide their bank with.

- To be able to make payments made to Manheim:
  - **Cox Automotive Inc:** 1581936030.
  - **Manheim Inc:** 6581936036.
  - **Manheim Inc:** 1205801752.
- To be able to receive credits from Manheim:
  - **Manheim Inc:** 1582577037.

Once the dealer takes that step, they would need to contact Manheim Client Care to have Auction Access reattempt to validate the account. Client Care Representatives must send an email request to CustomerService@AutoTec.com with the following information:

- A detailed description of the request.
- The dealership Auction Access number.
- The last 4 digits of the Bank Account number.

The verification process always takes **7 to 10 business day** for the client to be able to use the bank account to pay via Manheim.com. This is because Auction Access has to verify the account information with the bank before making it available. The account becomes activated once the bank authorization is received by Auction Access.

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Comments

**Note:** The grayed out bank account will only impact **ACH payments to Manheim** (ACH Debits and Check Debits), not ACH Credits until further notice but it is recommended that the dealer removes filters for credits as well.

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**Example Letter:**

**Bank name**  
**Street address**  
**City, State**  
**ZIP code**

Date

Dear John Doe,  
Please accept this letter as an instruction to add the following companies as approved originators to debit our bank account 123456.

- **Cox Automotive Inc:** 1581936030.
- **Manheim Inc:** 6581936036.
- **Manheim Inc:** 1205801752.
- **Manheim Inc:** 1582577037.

If you have any questions, please feel free to contact me at 555-555-5555.

Sincerely,

**Jane Doe**

**Finance Manager**  
**2 Main Street**  
**City, State 55555**  
**Jane.Doe@dealer.com**

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