

ACH Manager

CLIENT USER GUIDE



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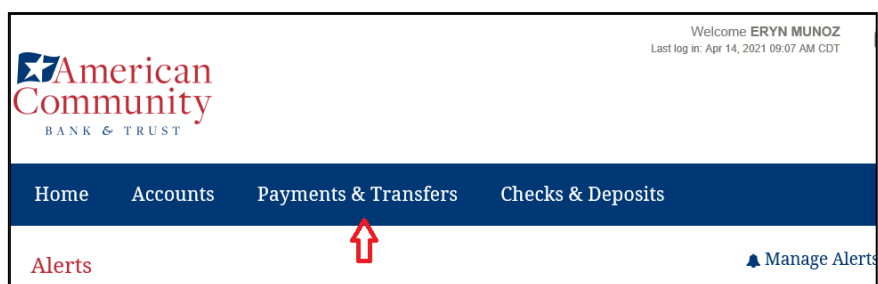


With Self Admin rights in ACH, a user can have the following capabilities depending on requested access.

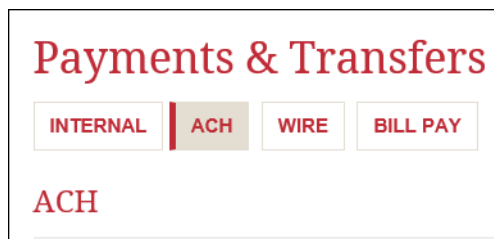
To utilize Self Admin, the user will access through their Business Online Banking.

Inquire ACH Transfer

1. Log in to Business Online Banking and navigate to “Payment and Transfers”



2. From the available options, select “ACH”



3. The main page will provide the most recent activity that you can filter by selecting any of the specific columns (ex. Date, Description, Status, Withdrawal, Deposit, or Type)



4. A report can also be generated by selecting the “Report” button on the right end of the blue bar
 - a. All content can be selected
 - b. File information only
 - c. Batch information only
 - d. Transactions only
 - e. Report can be formatted as a PDF or CSV file

Activity report

Summary 20 ACH files 20 batches Select

Type *
 File information
 Batch information
 Transactions

Format
PDF (.pdf) ▼

Download report Cancel

5. There is also the option from the Activity page to search activity by completing any of the sections listed below.

Search activity

Date
All activity ▼

Type
All types ▼

Amount

Example: 40 or 10.00-50.00

Tax identification number
All ▼

Description

Reference number

Priority
All ▼

Status
All ▼

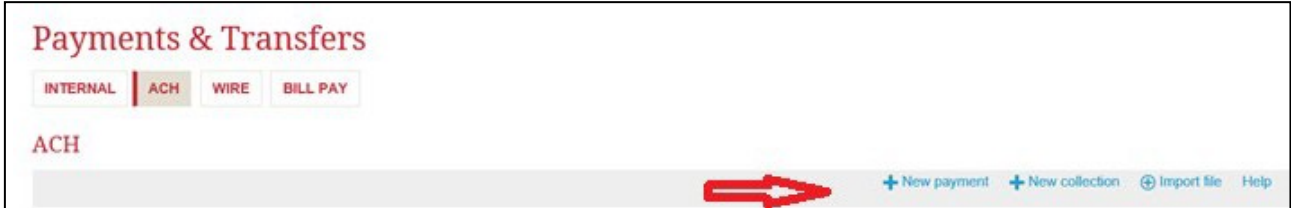
* Indicates required field

Search Clear search



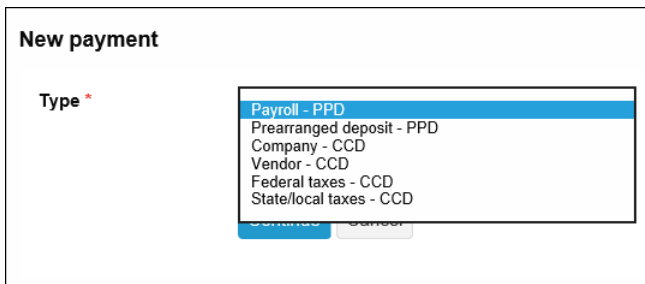
New ACH Transfer

To create a new ACH transfer, from the home page of the “ACH” section, select “New Payment” or “New Collection” depending on the request from the top right corner.

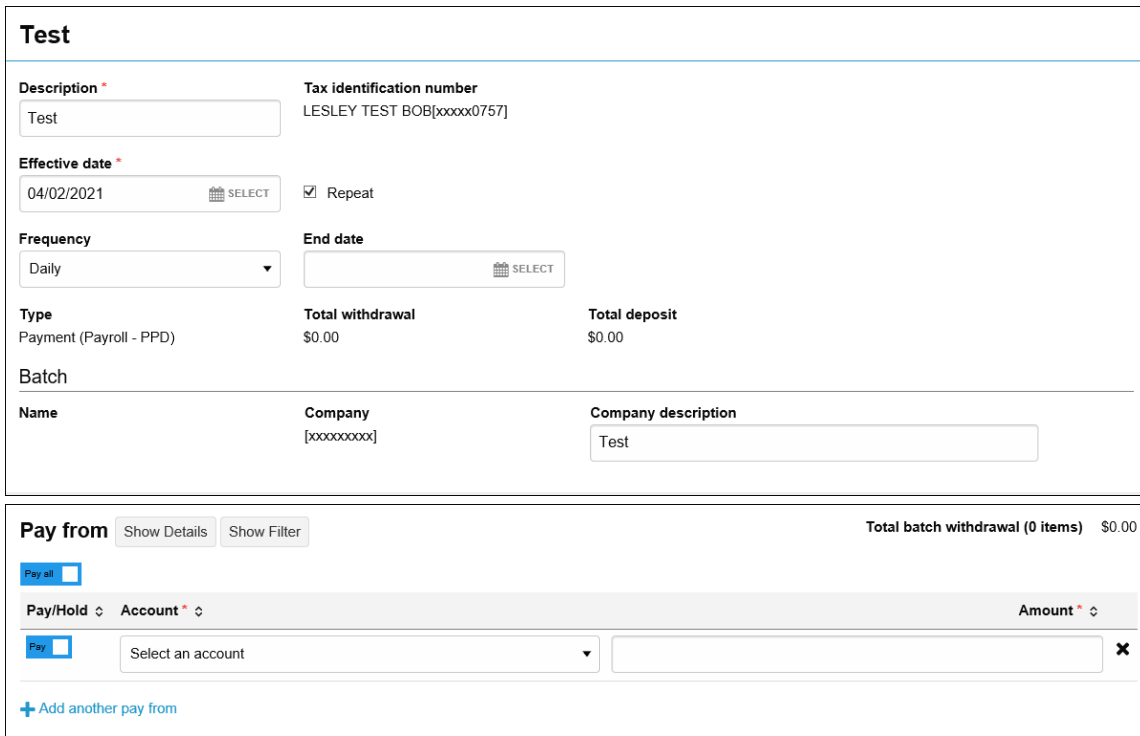


A new payment will be created if funds are being sent out of the account. A new collection will be created if funds are being requested from another FI account.

1. If a new payment is to be created, select the payment type, and Continue:



2. Once the payment type has been selected, the following box will appear to be completed.



- a. Description – this can be any reference to the payment. It will be noted within the transfer to the recipient.
- b. Effective Date – Can be future dated up to 30 days.
- c. If Repeat box is selected, must indicate Frequency. End date is not required.
- d. Type – This is auto generated based on the type of transaction the client selected.
- e. Total withdrawal or Total deposit will be generated as the remaining information is selected.
- f. Select the account(s) the funds will be debited from. There is the ability to split amongst accounts if requested by selecting “Add another pay from.”
- g. Enter the amount(s) of the desired debit.

The screenshot shows a 'Pay to' form with the following elements:

- Title:** Pay to
- Buttons:** Show Details, Show Filter
- Summary:** Total batch deposit (0 items) \$0.00
- Form Fields:**
 - Pay all
 - Prenote none
 - Table with columns: Pay/Hold, Name, Identification, Routing transit, Account number, Account type, Amount, Prenote.
 - Five rows of input fields for each column.
 - + Add another pay to
- Footer:**
 - * Indicates required field
 - Complete ACH, Save for later, Cancel

3. The “Pay to” section allows for single or multiple payees.
4. The following information is required:
 - a. Name
 - b. Routing transit #
 - c. Account #
 - d. Account type
 - e. Amount
5. The following information is optional:
 - a. Identification (ex. reference or invoice #)
 - b. Prenote (does the client wish to send a prenote to confirm account information prior to the debit transaction?)
6. Once all required/optional information is provided, select “Complete ACH”.
7. The client also has the option to “Save for later”. This may be used if a client is waiting on required information and does not want to start over once received.



New ACH Transfer from Existing ACH Transfer

1. To create a new ACH Transfer from an existing ACH transfer, from the home page of the “ACH” section, search using the “Search Activity” section for the existing ACH transfer.
2. Once the transfer has been located, select the “Copy” button.

▼ Apr 02, 2021	TEST	Processed	300.00	300.00	Payment	Copy
----------------	------	-----------	--------	--------	---------	------

3. The following section can be edited:
 - a. Effective Date
 - b. Amount
4. Once the information has been edited, select Complete ACH.
5. There is also the option to Save for Later or Cancel

Effective date * 4/1/2021 Repeat **Amount range**

Type Payment (Payroll - PPD) **Total withdrawal** \$300.00 **Total deposit** \$300.00

Batch
Processed

Name 1-PPD-TEST **Company** LESLEY TEST BOB[xxxxxx0757] **Company description** TEST

Pay from **Total batch withdrawal (1 item)** \$300.00

Pay/Hold	Account *	Amount *
<input type="button" value="Pay"/> <input type="checkbox"/>	DEMO CHECKING	300.00

Pay to **Total batch deposit (1 item)** \$300.00

Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="button" value="Pay"/> <input type="checkbox"/>	LESLEY ROLL		071926045	199232	Checking	300.00	<input type="checkbox"/> No

* Indicates required field



Review ACH Transfer

If a client is set up on dual control and transfers are subject to approval, once the initial transfer is set up, the following error message will appear:

The screenshot shows the 'Payments & Transfers' interface with the 'ACH' tab selected. A yellow warning banner displays two messages: 'Test is pending client review.' and 'The credit amount allowed per transaction has been exceeded by \$2.00'. Below the banner, a 'Test' summary card lists the following details:

Reference number	ae5443b82d
Effective date	Apr 01, 2021
Total withdrawal	\$5.00
Number of withdrawals	1
Total deposit	\$5.00
Number of deposits	1

At the bottom of the card, there are two buttons: 'Return to ACH activity' and 'Save as template'.

The below image is what the pending transfer will appear as:

The screenshot shows a single row in a table representing a pending transfer. The row contains the following information:

Apr 01, 2021	Test	Transfer Exceeds Review: Pending Approval	5.00	5.00	Payment	Copy
--------------	------	---	------	------	---------	------

1. The transfer will need to be approved by a user with approval ability.
2. The transfer can be saved as a template for future use by selecting "Save as template" at the bottom of the screen.
3. The approver will need to log in with their credentials to their Business Online Banking account.
4. From the home page, they will see the following under "Payments & Transfers:

The screenshot shows the 'Payments & Transfers' interface with the 'Review (1)' section expanded. It displays a table for ACH transfers requiring review:

Description	Reason	Amount
<input type="checkbox"/> Test	Per Transfer Credit	5.00

Below the table, there are two buttons: 'Approve' and 'Disapprove'.



5. The approver has the ability to select the link to review the transfer details. Once it has been reviewed, the user can select “Approve” or “Disapprove”.
6. If the ACH is approved, the transaction will be processed.
7. If the ACH is disapproved, the initiator will receive an email indicating the transaction has been disapproved.



Change ACH Transfer

To modify an ACH transfer, the changes must be completed by end of business day or it can no longer be modified.

1. From the Home page of the ACH section, select the ACH that was recently created with a status of “Pending Origination” and choose the Edit button.

▼	Apr 01, 2021	Test	Pending Origination	1.00	1.00	Payment	Copy	Edit	Delete
---	--------------	------	---------------------	------	------	---------	------	------	--------

2. A message will appear stating the transfer will be deleted and a new transfer will be completed. In the example below, the amount was changed from \$1.00 to \$1.50.

Activity | Templates | File import templates | Incoming

⚠ Transfer is pending origination. If you continue, the original transfer will be deleted and a new transfer will be created.

Test Undo all changes



Description *

Tax identification number
 LESLEY TEST BOB[xxxxx0757]

Effective date *
 Repeat

Status
 Pending Origination

Type
 Payment (Company - CCD)

Total withdrawal
 \$1.50

Total deposit
 \$1.50

Batch
 Pending Origination

Name
 1-CCD-Test

Company
 LESLEY TEST BOB[xxxxx0757]

Company description

Pay from **Total batch withdrawal (1 item)** \$1.50

Pay/Hold	Account *	Amount *
<input type="button" value="Pay"/> <input type="checkbox"/>	DEMO CHECKING	1.50

[+ Add another pay from](#)

Pay to **Total batch deposit (1 item)** \$1.50

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="button" value="Pay"/> <input type="checkbox"/>	Test		071926045	199232	Checking	1.50	No

[+ Add another pay to](#)

* Indicates required field

3. The options available are:
- Undo all changes and revert to original ACH
 - Complete ACH (original will be deleted and new one created)
 - Save for later
 - Cancel



Delete ACH Transfer

To delete an ACH transfer, this option must be done by end of business day.

1. From the home page of the ACH section, select the ACH that was recently created with a status of "Pending Origination" and choose the "Delete" button.

▼ Apr 01, 2021	Test	Pending Origination	1.00	1.00	Payment	Copy	Edit	Delete
----------------	------	---------------------	------	------	---------	------	------	--------

2. The ACH transaction will come up and provide the option to "Delete" or "Return to ACH Activity", select "Delete".

Activity	Templates	File import templates	Incoming
Test			
Description Test		Tax identification number LESLEY TEST BOB[xxxxx0757]	
Effective date Apr 01, 2021		<input type="checkbox"/> Repeat	
Status Pending Origination	Type Payment (Company - CCD)	Total withdrawal \$1.00	Total deposit \$1.00
Batch Pending Origination			
Name 1-CCD-Test	Company LESLEY TEST BOB[xxxxx0757]	Company description Test	
Pay from <input type="button" value="Show Details"/> <input type="button" value="Show Filter"/>			Total batch withdrawal (1 item) \$1.00
Pay/Hold ▾	Account ▾	Amount ▾	
Pay	DEMO CHECKING	1.00	
Pay to <input type="button" value="Show Details"/> <input type="button" value="Show Filter"/>			Total batch deposit (1 item) \$1.00
Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾
			Account number ▾
			Account type ▾
Pay	Test	071926045	199232
			Checking
			1.00
			<input type="checkbox"/> No
<input type="button" value="Delete ACH"/>			<input type="button" value="Return to ACH activity"/>



3. Once Delete is selected, the following page will appear:

The screenshot shows a web interface with a navigation bar containing 'Activity', 'Templates', 'File import templates', and 'Incoming'. Below the navigation bar is a green confirmation message: 'Test was deleted successfully'. Underneath, there is a section titled 'Test' with a table of transaction details:

Reference number	22541ad9b2
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

At the bottom of the section, there is a link: 'Return to ACH activity'.

Create New ACH Template

1. To create a template that can be reused for reoccurring payments or collections from the ACH home page, select "Templates".

The screenshot shows the 'Payments & Transfers' page. At the top, there are four tabs: 'INTERNAL', 'ACH', 'WIRE', and 'BILL PAY'. The 'ACH' tab is selected. Below the tabs, the word 'ACH' is displayed. On the right side, there are links: '+ New payment template', '+ New collection template', 'Edit template group', and 'Help'. At the bottom, there is a navigation bar with 'Activity', 'Templates', 'File import templates', and 'Incoming'.

2. There is the ability to create a New Payment Template, New Collection Template, or Edit Template group.
3. Select "New Payment or Collection" template.
4. If a New Collection Template is to be created, the user must select whether it is a PPD (Personal) or CCD (Commercial):

The screenshot shows a form titled 'New collection template'. The 'Type' field is marked with an asterisk (*) and is a required field. The dropdown menu is open, showing two options: 'Prearranged payment - PPD' and 'Company - CCD'. Below the dropdown, there is a note: '* Indicates required field'. At the bottom of the form, there are two buttons: 'Continue' and 'Cancel'.



5. The following information is to be updated within the template:

Activity	Templates	File import templates	Incoming
----------	-----------	-----------------------	----------

New template

Template name *
Tax identification number LESLEY TEST BOB[xxxxx0757]

Template group EMPLOYEE + New

Type Collection (Prearranged payment - PPD)

From amount
To amount

Total withdrawal \$0.00

Total deposit \$0.00

- Template name
- Template group (a new template group can be created by clicking on “New” next to TemplateGroup)
- From amount (amount to be pulled from outside account)
- To amount (amount to be deposited to selected account)

User access

All current and future users
 Specific users

Deselect all

<input type="checkbox"/> CONNIE AUMANN	<input checked="" type="checkbox"/> ERYN MUNOZ	<input type="checkbox"/> LESLEY ROLL
<input type="checkbox"/> MARIA ORTIZ	<input type="checkbox"/> ROBB RAMIREZ	<input type="checkbox"/> ROLL878
<input type="checkbox"/> TEST USER		

6. The User access section allows any user that has ACH access to be selected.

Pay from

Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
<input type="checkbox"/> Pay	Test Client	<input type="text"/>	071926045 <input type="text"/>	123456789	Checking	5.00 <input type="text"/>
AMERICAN COMMUNITY BANK & TRUST						
<input type="checkbox"/> Pay	Test Client 2	<input type="text"/>	071926045 <input type="text"/>	12345678910	Checking	5.00 <input type="text"/>
AMERICAN COMMUNITY BANK & TRUST						
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>

[+ Add another pay from](#)

Allow additional rows
 No

- The “Pay From” account(s) will be the personal or business accounts the funds will be debited from.
- Multiple payees can be added.



9. If “Show Details” is selected, the user has additional sections where reference information can be entered if applicable or for future reference.

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
<input checked="" type="checkbox"/>	Test Client		071926045	123456789	Checking	5.00
Discretionary data						
<input type="text"/>		AMERICAN COMMUNITY BANK & TRUST WOODSTOCK,IL				
Payment information		<input type="text"/>				

10. The Pay To section will be the American Community Bank account(s) the funds will be deposited to.
11. Multiple accounts can be added if set up.
12. Once all information is entered, select “Save”.



Modify ACH Template

1. To modify an existing template, from the Template Home screen, choose the template you wish to update and select "Edit".

Activity	Templates	File import templates	Incoming					
Template group ^	Template name ◊	Type ◊	Status ◊					Report
▼ EMPLOYEE	BONUS	Payment	Approved	Send	Edit	Delete		
▼ Self Admin	Self Admin Test	Collection	Approved	Send	Edit	Delete		
▼ TEST	TEST	Payment	Approved	Send	Edit	Delete		

2. Selecting Edit will bring the user in to the template. The following information can be edited:
 - a. Template name
 - b. Template group
 - c. User access
 - d. Pay from information
 - e. Pay to information
3. Select "Save" once all desired information is updated.



Delete ACH Template

1. If a template is to be deleted, from the ACH Home page, select “Templates”:

Activity	Templates	File import templates	Incoming					
Template group ^	Template name ◊	Type ◊	Status ◊				Report	
▼ EMPLOYEE	BONUS	Payment	Approved	Send	Edit	Delete		
▼ Self Admin	Self Admin Test	Collection	Approved	Send	Edit	Delete		
▼ TEST	TEST	Payment	Approved	Send	Edit	Delete		

2. All templates set up will be listed. Select the “Delete” button from rightside.
3. The template will appear. Scroll to the bottom of the screen and select “Delete Template”.
4. The template has now been deleted from the view.

