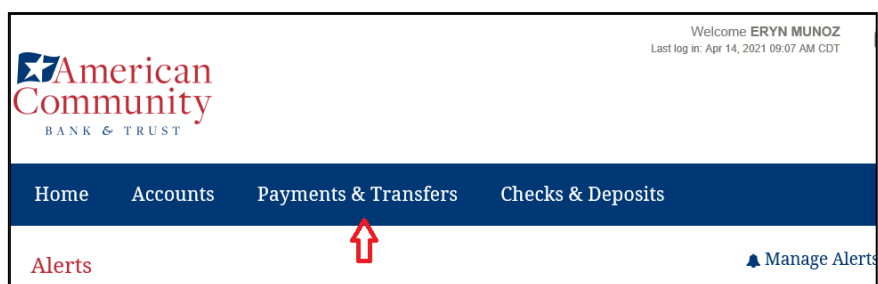# ACH Manager

CLIENT USER GUIDE

Contents

With Self Admin rights in ACH, a user can have the following capabilities depending on requested access.
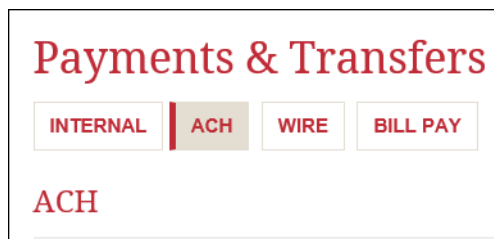
To utilize Self Admin, the user will access through their Business Online Banking.

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
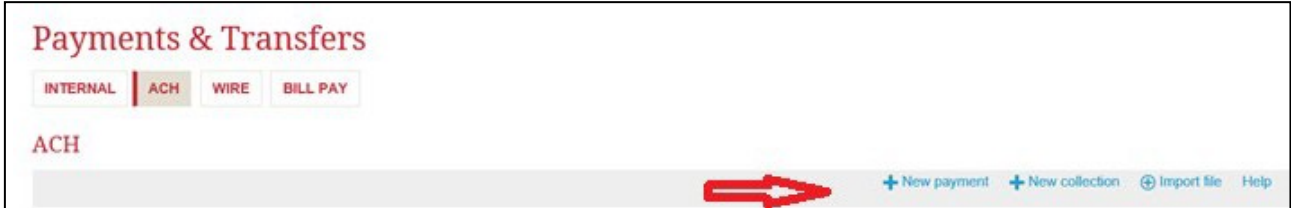
Priority

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.
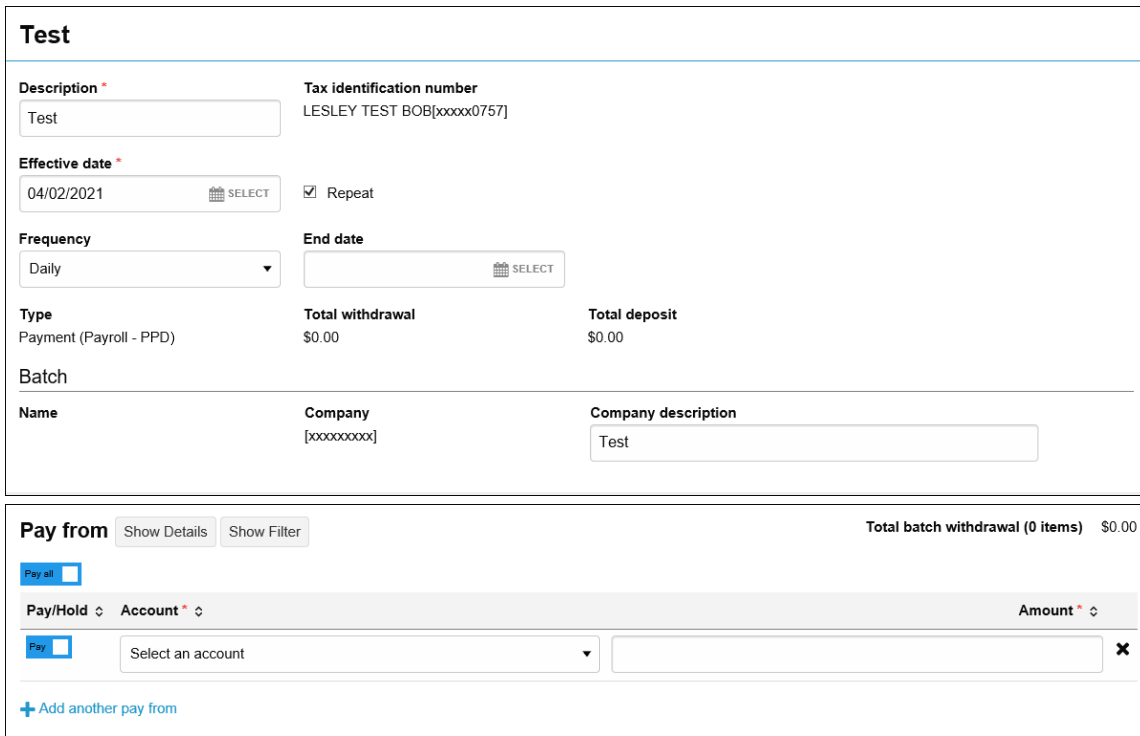

A new payment will be created if funds are being sent out of the account. A new collection will be created if funds are being requested from another FI account.

1. If a new payment is to be created, select the payment type, and Continue:
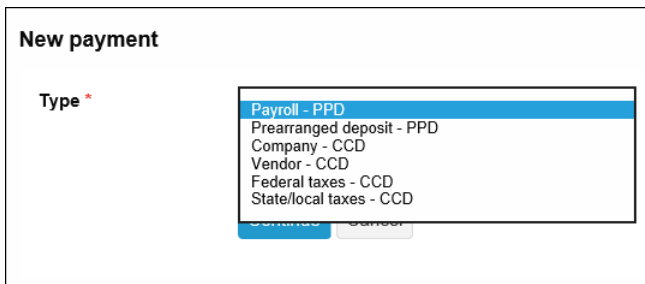
2. Once the payment type has been selected, the following box will appear to be completed.

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.

Pay to	Show Details	Show Filter						Total batch deposit (0 items)	$0.00
Pay all									Prenote none
Pay/Hold ⇕	Name * ⇕	Identification ⇕	Routing transit * ⇕	Account number * ⇕	Account type * ⇕		Amount * ⇕	Prenote ⇕	
Pay			🔍		Select a type ▼			No	✖
Pay			🔍		Select a type ▼			No	✖
Pay			🔍		Select a type ▼			No	✖
Pay			🔍		Select a type ▼			No	✖
Pay			🔍		Select a type ▼			No	✖

➕ Add another pay to

* 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 * **Amount range**

4/1/2021   📅 SELECT   ☐ Repeat

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

Batch

Processed

Name **Company** **Company description**
1-PPD-TEST LESLEY TEST BOB[xxxxx0757] TEST

Pay from Show Details Show Filter   **Total batch withdrawal (1 item)** $300.00

Pay all ☐

Pay/Hold ⌄	Account * ⌄	Amount * ⌄
Pay ☐	DEMO CHECKING	300.00

Pay to Show Details Show Filter   **Total batch deposit (1 item)** $300.00

Pay all ☐   ☐ Prenote none

Pay/Hold ⌄	Name * ⌄	Identification ⌄	Routing transit * ⌄	Account number * ⌄	Account type * ⌄	Amount * ⌄	Prenote ⌄
Pay ☐	LESLEY ROLL		071926045	199232	Checking	300.00	No

* Indicates required field

Complete ACH   Save for later   Cancel

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 below image is what the pending transfer will appear as:

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:

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.

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.

Description *

Test

Tax identification number

LESLEY TEST BOB[xxxxx0757]

Effective date *

4/1/2021   🗓 SELECT   ☐ Repeat

Status   **Type**   **Total withdrawal**   **Total deposit**
Pending Origination   Payment (Company - CCD) $1.50 $1.50

Batch
_____

Pending Origination

Name   **Company**   **Company description**
1-CCD-Test   LESLEY TEST BOB[xxxxx0757]   Test

Pay from [Show Details] [Show Filter]   **Total batch withdrawal (1 item)** $1.50

[Pay all ◯]

Pay/Hold ⇕   **Account** * ⇕   **Amount** * ⇕

[Pay ◯]   DEMO CHECKING   ▼   1.50   ✖

➕ Add another pay from

Pay to [Show Details] [Show Filter]   **Total batch deposit (1 item)** $1.50

[Pay all ◯]   [Prenote none ◯]

Pay/Hold ⇕ **Name** * ⇕ **Identification** ⇕ **Routing transit** * ⇕ **Account number** * ⇕ **Account type** * ⇕ **Amount** * ⇕ **Prenote** ⇕

[Pay ◯]   Test   071926045 🔍   199232   Checking ▼   1.50   [No ◯] ✖

➕ Add another pay to

* Indicates required field

[Complete ACH] [Save for later] [Cancel]

3. The options available are:
   a. Undo all changes and revert to original ACH
   b. Complete ACH (original will be deleted and new one created)
   c. Save for later
   d. 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		**Tax identification number**
Test		LESLEY TEST BOB[xxxxx0757]

Effective date
Apr 01, 2021   ☐ Repeat

Status	**Type**	**Total withdrawal**	**Total deposit**
Pending Origination	Payment (Company - CCD)	$1.00	$1.00

Batch

Pending Origination

Name	**Company**	**Company description**
1-CCD-Test	LESLEY TEST BOB[xxxxx0757]	Test

Pay from   [Show Details] [Show Filter]   Total batch withdrawal (1 item) $1.00

Pay/Hold ⇕	Account ⇕	Amount ⇕
Pay	DEMO CHECKING	1.00

Pay to   [Show Details] [Show Filter]   Total batch deposit (1 item) $1.00

Pay/Hold ⇕	Name ⇕	Identification ⇕	Routing transit ⇕	Account number ⇕	Account type ⇕	Amount ⇕	Reverse ⇕
Pay	Test		071926045	199232	Checking	1.00	No

[Delete ACH] Return to ACH activity

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

| Activity | Templates | File import templates | Incoming | |

⊘ Test was deleted successfully

Test

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

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".

Payments & Transfers

INTERNAL ACH WIRE BILL PAY

ACH

➕ New payment template ➕ New collection template ☑ Edit template group Help

Activity Templates File import templates 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):

New collection template

Type *

Prearranged payment - PPD
Company - CCD

* Indicates required field

Continue Cancel

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

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

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

7. The "Pay From" account(s) will be the personal or business accounts the funds will be debited from.
8. 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 * ↕	
Pay ☐	Test Client		071926045 🔍	123456789	Checking ▼	5.00	✖
	Discretionary data ⬚		AMERICAN COMMUNITY BANK & TRUST WOODSTOCK,IL				
	Payment information						

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".

	Template group ▲	Template name ⇕	Type ⇕	Status ⇕			
⌄	EMPLOYEE	BONUS	Payment	Approved	Send	Edit	Delete
⌄	Self Admin	Self Admin Test	Collection	Approved	Send	Edit	Delete
⌄	TEST	TEST	Payment	Approved	Send	Edit	Delete

Tabs: Activity | Templates | File import templates | Incoming | Report

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 right side.
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.