



ACH Manager

User Guide



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Establish A New ACH Transfer

New ACH transfers can be quickly generated using the "New ACH Transfer" functionality in ACH Manager. Several ACH Transfer Types are available (e.g., Prearranged Deposits, Vendor Payment) to initiate necessary transfers .

Complete steps 1-7 to establish a new ACH transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**New ACH Transfer**" and then select the appropriate ACH Type from the drop-down list.
Click "**Submit**".



Note: The Payroll (PPD) ACH Type is used as an example only.

Select External Transfer Criteria

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

Reverse ACH Transfer

Review ACH Transfer

ACH Transfer Template

Import ACH Transfer

Import ACH Using Template

ACH Type: (None) ▼

Submit

3. The New ACH – Payroll box is displayed. In the ACH section, establish the following (refer to page 6 for a sample illustration):

Description


The name of the transfer.

Recurring Frequency


Indicates the frequency of the transfer. Values are:

"(None)"	indicates a one time transfer.
"Daily"	indicates the transfer occurs daily.
"Weekly"	indicates the transfer occurs once each week.
"Monthly"	indicates the transfer occurs once each month.
"End of Month"	indicates the transfer occurs on the last day of each month.
"Bi-Weekly"	indicates the transfer occurs every 14 days.
"Quarterly"	indicates the transfer occurs every three months.
"Bi-Monthly"	indicates the transfer occurs every two months.
"Semi-Annually"	indicates the transfer occurs twice each year.
"Annually"	indicates the transfer occurs once each year.

Effective Date

The date placed on an ACH transaction by the originator (user or financial institution) and is normally the date the originator intends the transfer to take place. To select an effective date click .

Recurring End Date

The date on which a recurring ACH transaction cycle ends. To select an end date for a recurring transaction click .



Note: The Recurring End Date only displays if a frequency is selected.

Total Credit Amount

The amount to be credited to the account at the Receiving Depository Financial Institution (RDFI). For ACH Incoming transfers, the on-us account is credited and the account at the Receiving Depository Financial Institution (RDFI) is debited.

Step 3 - continued**Tax Identification Number**

The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Total Debit Amount

The amount to be debited from the account at the Originating Depository Financial Institution (ODFI).



Note: The Total Credit Amount and the Total Debit Amount automatically calculate as information is entered in the Transfer From and Transfer To sections.

ACH - Washington Orchards			
Description:	Payroll 15th	Recurring Frequency:	Bi-Weekly
Effective Date:	09/15/2011	Recurring End Date:	07/31/2015
Total Credit Amount:	\$8500.00	Tax Identification Number:	WASHINGTON [xxxxx2536]
Total Debit Amount:	\$8500.00		
Transfer Type:	Payroll		
Hide Details			

4. The New ACH Payroll box remains displayed.
In the Transfer From section, establish the following:

Hold

Indicates whether a hold is placed on the transaction to prevent it from being submitted to the Originating Depository Financial Institution (ODFI) during processing and saved for future use.

Account

The account type at the Originating Depository Financial Institution (ODFI).

Amount

The amount of the transfer.

Identification


This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the depositor's identification number.






Name

This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the name of the account at the Originating Depository Financial Institution (ODFI).

Step 4 - continued

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**. To cancel a deleted transfer, click .

Transfer From						
Hold 	Account	Amount 	Identification 	Name 	Discretionary Data 	
<input type="checkbox"/>	DDA 1234	4000.00	112501	Ronald Reagan	<input type="checkbox"/>	Description X
<input type="checkbox"/>	DDA 5678	2000.00	112501	Ronald Reagan	<input type="checkbox"/>	Description X
<input type="checkbox"/>	DDA 9012	2500.00	112501	Ronald Reagan	<input type="checkbox"/>	Description X
<input type="checkbox"/>	Select Account				<input type="checkbox"/>	Description X
<input type="checkbox"/>	Select Account				<input type="checkbox"/>	Description X

[Add Row](#)

- The New ACH Payroll box remains displayed. In the Transfer To section, establish the following (refer to page 9 for a sample illustration):

Hold

Select the "Hold" check box to stop the transaction from being submitted to the Financial Institution during processing and save the transaction for future use. Remove the hold to let the transaction be submitted to the Financial Institution during processing.

Employee Name

The name of the employee who is receiving the transfer.

Employee ID

The employee identification code.

Account Number


The account number at the Receiving Depository Financial Institution (RDFI).

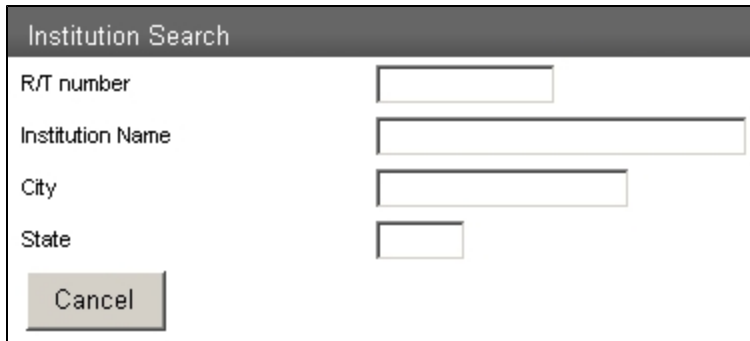
Account Type

The account type to which funds will be deposited. Values are:





- "(None)"** indicates the account type is not defined.
- "Checking"** indicates a demand deposit account.
- "Savings"** indicates a savings account.
- "Loan"** indicates a loan account.
- "General Ledger"** indicates a general ledger account.

Step 5 - continued**R/T number**

The Routing Transit number of the Receiving Depository Financial Institution (RDFI). To search for a Routing Transit number, click . Enter keywords in any of the fields (R/T number, Institution Name, City or State) to display the institution search result.



The screenshot shows a search form titled "Institution Search". It contains four input fields: "R/T number", "Institution Name", "City", and "State". A "Cancel" button is located at the bottom left of the form.

To select the Routing Transit number, click the institution name hyperlink. To view the next page, click . To view the last page, click . To view the previous page, click . To view the first page, click .



The screenshot shows a table titled "Search Results". The table has three columns: "Institution Name", "R/T Number", and "City, State". Below the table are navigation controls: a double left arrow icon, a single left arrow icon, a single right arrow icon, and a double right arrow icon.

Institution Name	R/T Number	City, State

Amount

The amount of the transfer.

Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Discretionary Data

This information is displayed when the user clicks on the "Display Details" hyperlink and includes additional transaction information such as a description of the payment, employee name, vendor number or a combination of data elements.

Description


Click the "Description" hyperlink to define additional transfer details for the addenda.

Step 5 - continued


Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**. To cancel a deleted transfer, click .


Click **"Process"**.




Note: To save the ACH transfer, click "Save". To cancel the ACH transfer, click "Cancel".

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T number	Amount	Discretionary Data	Prenote
<input type="checkbox"/>	John Adams	0002	987654	Checking	109747478	3000.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	Abraham Lincoln	0016	112233	Checking	100023477	1500.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	Thomas Jefferson	0003	12345	Checking	100123451	1500.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	James Madison	0004	012345	Savings	104411584	2500.00		<input type="checkbox"/> Description X

- The Processing Status Box is displayed. Click **"Done"** when finished viewing.









Note: If the transfer was not originated,  displays alongside the Status Activity. The Warning box displays if the transfer could be pending review from a corporate client or financial institution. Once the file has been processed, it cannot be changed or edited.

Processing Status

Washington Orchards

Confirmation Number: d574319975

Status Activity

-  Verifying File Format
-  Storing File
-  Checking For Duplicates
-  Applying Limit Check
-  Applying Prefunding
-  Releasing File
-  File Successfully Processed

7. Close the "**External Transfers**" tab.

Generate Unbalanced ACH Transfer

Quickly generate unbalanced ACH transfers when establishing a New ACH Transfer. Unbalanced ACH transfers can be generated for the following ACH transfer types:

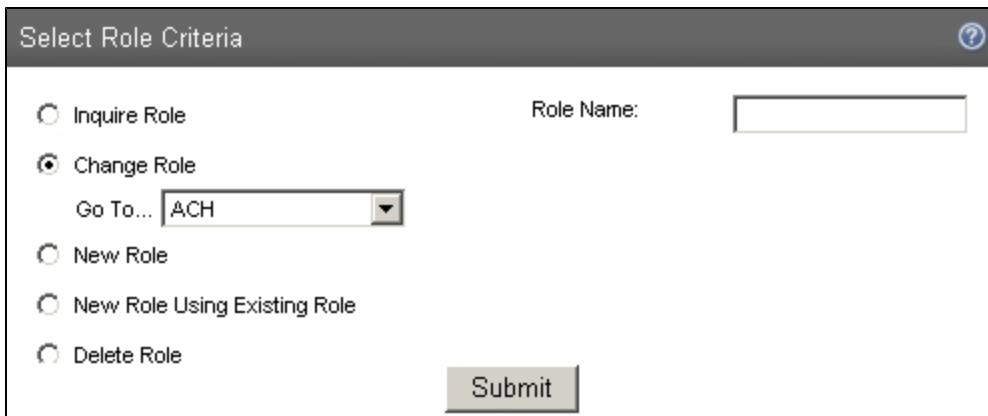
- Payroll
- Commingle - PPD Credit
- Commingle - PPD Debit
- Prearranged Deposit
- Prearranged Payment
- Commingle - CCD Credit
- Commingle - CCD Debit
- Corporate Credit
- Corporate Debit
- Federal Tax Payment
- State/Local Tax Payment

The types of ACH Manager activities where clients can utilize unbalanced ACH transfers are:

- Change ACH Transfer
- New ACH Transfer
- New ACH Transfer Using Existing Transfer
- ACH Transfer Template
- New ACH Transfer Using ACH Transfer Template
- Import ACH Transfer
- Import ACH Using Template

Complete steps 1-4 to ensure the Unbalanced ACH File check box is established for ACH Roles:

1. Move the mouse pointer over the **Menu** tab and expand "**Connect3 Administrator**" and then select "**Roles**".
2. The Select Role Criteria box is displayed. To modify an existing role, select "**Change Role**" and then select "**ACH**" from the **Go To** drop-down list. Click "**Submit**".



Select Role Criteria

Inquire Role

Change Role

New Role

New Role Using Existing Role

Delete Role


Role Name:

Go To...

Submit

3. The Role List box is displayed. Select the role to access ACH Manager (e.g., Corporate Full Access).

Role List	
Name	View Type
Corporate Full Access	Corporate

4. The Change ACH specifications are displayed. Ensure the "**Unbalanced ACH File**" check box is selected. Click  to save any changes made to the role.

Change ACH - Corporate Full Access		
Name:	Corporate Full Access	
Institution Number:	0	
Date Last Changed:	3/13/2012 3:28:48 PM	
General		
Function	Inquiry	Allowed
	<u>Select None</u>	<u>Select None</u>
Reverse ACH Transfers:		<input checked="" type="checkbox"/>
Review ACH Transfers:		<input checked="" type="checkbox"/>
View Incoming Transfers:	<input checked="" type="checkbox"/>	
Export ACH Data:		<input checked="" type="checkbox"/>
Unbalanced ACH File:		<input checked="" type="checkbox"/>
Review ACH Templates:		<input checked="" type="checkbox"/>

5. Exit Connect³ Administrator.

Complete steps 6-11 to establish an unbalanced ACH Transfer.

6. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
7. The Select External Transfer Criteria box is displayed.
Select "**New ACH Transfer**" and then select the appropriate **ACH Type** from the drop-down list.
Click "**Submit**".



Note: The Payroll (PPD) ACH Type is used as an example only.

Select External Transfer Criteria

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

Reverse ACH Transfer

Review ACH Transfer

ACH Transfer Template

Import ACH Transfer

Import ACH Using Template

ACH Type:

8. The New ACH - Payroll box is displayed. In the transfer details section, establish the following (refer to page 16 for a sample illustration):

Description


The name of the transfer.

Step 8 - continued**Recurring Frequency**


Indicates the frequency of the transfer. Values are:

"(None)"	indicates a one time transfer.
"Daily"	indicates the transfer occurs daily.
"Weekly"	indicates the transfer occurs once each week.
"Monthly"	indicates the transfer occurs once each month.
"End of Month"	indicates the transfer occurs on the last day of each month.
"Bi-Weekly"	indicates the transfer occurs every 14 days.
"Quarterly"	indicates the transfer occurs every three months.
"Bi-Monthly"	indicates the transfer occurs every two months.
"Semi-Annually"	indicates the transfer occurs twice each year.
"Annually"	indicates the transfer occurs once each year.

Effective Date

The date placed on an ACH transaction by the originator (user or financial institution) and is normally the date the originator intends the transfer to take place. To select an effective date click .

Recurring End Date

The date on which a recurring ACH transaction cycle ends. To select an end date for a recurring transaction click .

Total Credit Amount

The amount to be credited to the account at the Receiving Depository Financial Institution (RDFI). For ACH Incoming transfers, the on-us account is credited and the account at the Receiving Depository Financial Institution (RDFI) is debited.

Tax Identification Number

The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Total Debit Amount

The amount to be debited from the account at the Originating Depository Financial Institution (ODFI).

Step 8 - continued**Transfer Type**

Indicates the type of transfer. Values are:

"Payroll"	indicates a Payroll ACH transfer type.
"Prearranged Payment"	indicates a Prearranged Payment ACH transfer type.
"Prearranged Deposit"	indicates Prearranged Payment Deposit ACH transfer type.
"HSA Contribution"	indicates a HSA Contribution.
"Corporate Credit"	indicates a Corporate Credit ACH transfer type.
"Corporate Debit"	indicates a Corporate Debit ACH transfer type.
"Consumer Deposit"	indicates a Consumer Deposit ACH transfer type.
"Consumer Payment"	indicates a Consumer Payment ACH transfer type.
"Vendor Payment"	indicates a Vendor Payment ACH transfer type.
"Remittance"	indicates a Remittance ACH transfer type.
"Federal Tax Payment"	indicates a Federal Tax Payment ACH transfer type.
"State/Local Tax Payment"	indicates a State/Local Tax Payment ACH transfer type.
"Re-presented Check"	indicates a Re-presented Check ACH transfer type.
"Automated Enrollment Entry"	indicates an Automated Enrollment Entry ACH transfer type.
"Destroyed Check"	indicates a Destroyed Check ACH transfer type.
"Corporate Trade Exchange"	indicates a Corporate Trade Exchange ACH transfer type.
"Customer Initiated Entry"	indicates a Customer Initiated Entry ACH transfer type.
"Internet Initiated Entry"	indicates an Internet Initiated Entry ACH transfer type.
"Telephone Initiated Entry"	indicates a Telephone Initiated Entry ACH transfer type.
"Commingled File"	indicates a Commingled File ACH transfer type.
"Child Support Payment"	indicates a Child Support Payment ACH transfer type.
"International ACH"	indicates an International ACH transfer type.
"ACH Pass-Thru"	indicates an ACH Pass-Thru ACH transfer type.

Display/Hide Details

Click the "Display Details" hyperlink to display additional information in the "Transfer From" and "Transfer To" sections. Click the "Hide Details" hyperlink to hide that information.

Step 8 - continued

New ACH - Payroll (PPD)

Description: Reagan Used Cars Payrol Recurring Frequency: Monthly

Effective Date: 06/07/2013 Recurring End Date: 12/05/2013

Total Credit Amount: \$1675.35 Tax Identification Number: REGANS USED CARS[xxxxx4890]

Total Debit Amount: \$0.00

Transfer Type: Payroll

[Hide Details](#)

- The New ACH - Payroll box remains displayed. Enter depositor or recipient information in the Transfer From or the Transfer To sections.



Note: When the Unbalanced ACH File is established in Connect³ Administrator, ACH transfers and ACH transfer templates only need the transfer information defined in either the Transfer From or Transfer To section prior to submitting the ACH transfer or ACH transfer template.

Refer to the New ACH Transfer topic and select the ACH type you are utilizing for detailed information on the fields that populate the Transfer From and Transfer To sections.

New ACH - Payroll (PPD)

Description: Reagan Used Cars Payrol Recurring Frequency: Monthly

Effective Date: 06/07/2013 Recurring End Date: 12/05/2013

Total Credit Amount: \$1675.35 Tax Identification Number: REGANS USED CARS[xxxxx4890]

Total Debit Amount: \$0.00

Transfer Type: Payroll

[Hide Details](#)

Transfer From

Hold	Account	Amount	Identification	Name	Discretionary Data
<input type="checkbox"/>	Select Account				Description

[Add Row](#)

Transfer To

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Discretionary Data	Prenote
<input type="checkbox"/>	Franklin Roosevelt	177602	26983576	Checking	314074269	1675.35		<input type="checkbox"/>

USAA FEDERAL SAVINGS BANK

Description: Monthly Payroll: Roosevelt

[Add Row](#)

The transfer details and the Transfer To information are established but the Transfer From information is not.

- Click "**Save**" to save the unbalanced transfer.
Click "**Process**" to process the unbalanced transfer.
Click "**Cancel**" to cancel the unbalanced transfer.
- Close ACH Manager. Exit Business Online.




New ACH Transfers Using Existing Transfers

Generate new ACH transfers and ACH files using information from an existing ACH transfer. Once all the transfer information is defined, simply review the information, make adjustments and then submit the transfer for processing.

Complete steps 1-8 to establish an ACH transfer using the information from an existing ACH transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**New ACH Transfer Using Existing Transfer**" and then click "**Submit**".

Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer	Transfer Description:	<input type="text"/>
<input type="radio"/> Change ACH Transfer	Date Range:	<input type="text"/>  To <input type="text"/> 
<input type="radio"/> New ACH Transfer	Amount Range:	<input type="text"/> To <input type="text"/>
<input checked="" type="radio"/> New ACH Transfer Using Existing Transfer	ACH Type:	(None) 
<input type="radio"/> Delete ACH Transfer		
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input type="radio"/> ACH Transfer Template		
<input type="radio"/> Review ACH Transfer Template		
<input type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		
<input type="radio"/> Processing Exceptions		
<input type="radio"/> Incoming ACH		

- The ACH List box is displayed.
Locate the existing ACH Transfer description and click the transfer description hyperlink.



Note: The Payroll (PPD) ACH Type is an example only.

Transfer Description	Next Transfer Date	Transfer Status	Details
Payroll 15th	09/15/2011	Saved	Issued By: George Washington Confirmation: d674d3dadd
Multiple Onus Tran's - Payroll	09/13/2011	Processed	Issued By: Martha Washington Confirmation: 64941d498f
Bonus Payroll Entries	09/01/2011	Saved	Issued By: Patsy Washington Confirmation: 9c647ce8d3
Payroll 1st	09/01/2012	Processed	Issued By: George Washington Confirmation: 0784f02897

- The New ACH – Payroll box is displayed.
In the ACH section, review the following information and make the appropriate changes (refer to page 21 for a sample illustration):

Description


The name of the transfer.

Recurring Frequency


Indicates the frequency of the transfer. Values are:

"(None)"	indicates a one time transfer.
"Daily"	indicates the transfer occurs daily.
"Weekly"	indicates the transfer occurs once each week.
"Monthly"	indicates the transfer occurs once each month.
"End of Month"	indicates the transfer occurs on the last day of each month.
"Bi-Weekly"	indicates the transfer occurs every 14 days.
"Quarterly"	indicates the transfer occurs every three months.
"Bi-Monthly"	indicates the transfer occurs every two months.
"Semi-Annually"	indicates the transfer occurs twice each year.
"Annually"	indicates the transfer occurs once each year.

Step 4 - continued**Effective Date**

The date placed on an ACH transaction by the originator (user or financial institution) and is normally the date the originator intends the transfer to take place. To select an effective date click .

Recurring End Date

The date on which a recurring ACH transaction cycle ends. To select an end date for a recurring transaction click .

Total Credit Amount

The amount to be credited to the account at the Receiving Depository Financial Institution (RDFI). For ACH Incoming transfers, the on-us account is credited and the account at the Receiving Depository Financial Institution (RDFI) is debited.

Tax Identification Number

The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Total Debit Amount

The amount to be debited from the account at the Originating Depository Financial Institution (ODFI).

Step 4 - continued**Transfer Type**

Indicates the type of transfer. Values are:

"Payroll"	indicates a Payroll ACH transfer type.
"Prearranged Payment"	indicates a Prearranged Payment ACH transfer type.
"Prearranged Deposit"	indicates Prearranged Payment Deposit ACH transfer type.
"HSA Contribution"	indicates a HSA Contribution.
"Corporate Credit"	indicates a Corporate Credit ACH transfer type.
"Corporate Debit"	indicates a Corporate Debit ACH transfer type.
"Consumer Deposit"	indicates a Consumer Deposit ACH transfer type.
"Consumer Payment"	indicates a Consumer Payment ACH transfer type.
"Vendor Payment"	indicates a Vendor Payment ACH transfer type.
"Remittance"	indicates a Remittance ACH transfer type.
"Federal Tax Payment"	indicates a Federal Tax Payment ACH transfer type.
"State/Local Tax Payment"	indicates a State/Local Tax Payment ACH transfer type.
"Re-presented Check"	indicates a Re-presented Check ACH transfer type.
"Automated Enrollment Entry"	indicates an Automated Enrollment Entry ACH transfer type.
"Destroyed Check"	indicates a Destroyed Check ACH transfer type.
"Corporate Trade Exchange"	indicates a Corporate Trade Exchange ACH transfer type.
"Customer Initiated Entry"	indicates a Customer Initiated Entry ACH transfer type.
"Internet Initiated Entry"	indicates an Internet Initiated Entry ACH transfer type.
"Telephone Initiated Entry"	indicates a Telephone Initiated Entry ACH transfer type.
"Commingled File"	indicates a Commingled File ACH transfer type.
"Child Support Payment"	indicates a Child Support Payment ACH transfer type.
"International ACH"	indicates an International ACH transfer type.
"ACH Pass-Thru"	indicates an ACH Pass-Thru ACH transfer type.

Display/Hide Details

Click the "Display Details" hyperlink to display additional information in the "Transfer From" and "Transfer To" sections. Click the "Hide Details" hyperlink to hide that information.

Step 4 - continued

The screenshot shows a web form titled "ACH - Washington Orchards". The form contains the following fields and values:

Description:	Payroll 15th	Recurring Frequency:	Bi-Weekly
Effective Date:	09/15/2011	Recurring End Date:	07/31/2015
Total Credit Amount:	\$8500.00	Tax Identification Number:	WASHINGTON [xxxxxx2536]
Total Debit Amount:	\$8500.00		
Transfer Type:	Payroll		

At the bottom left of the form, there is a blue hyperlink labeled "Hide Details".

5. The New ACH – Payroll box remains displayed. In the Transfer From section, review the following information and make the appropriate changes (refer to page 22 for a sample illustration):

Hold

Indicates whether a hold is placed on the transaction to prevent it from being submitted to the Originating Depository Financial Institution (ODFI) during processing and saved for future use.

Account

The account type at the Originating Depository Financial Institution (ODFI).

Amount

The amount of the transfer.

Identification

This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the depositor's identification number.

Name

This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the name of the account at the Originating Depository Financial Institution (ODFI).



Discretionary Data

This information is displayed when the user clicks on the "Display Details" hyperlink and includes additional transaction information such as a description of the payment, employee name, vendor number or a combination of data elements.

Description

The name of the transfer. To define additional transfer details, click "Description" hyperlink

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click . To cancel a deleted transfer, click .

Step 5 - continued

Transfer From						
Hold	Account	Amount	Identification	Name	Discretionary Data	
<input type="checkbox"/>	DDA 1234	4000.00	112501	Ronald Reagan	<input type="checkbox"/>	Description <input type="checkbox"/>
<input type="checkbox"/>	DDA 5678	2000.00	112501	Ronald Reagan	<input type="checkbox"/>	Description <input type="checkbox"/>
<input type="checkbox"/>	DDA 9012	2500.00	112501	Ronald Reagan	<input type="checkbox"/>	Description <input type="checkbox"/>
<input type="checkbox"/>	Select Account				<input type="checkbox"/>	Description <input type="checkbox"/>
<input type="checkbox"/>	Select Account				<input type="checkbox"/>	Description <input type="checkbox"/>

[Add Row](#)

- The New ACH – Payroll box remains displayed. In the Transfer To section, establish the following (refer to page 24 for a sample illustration):

Hold

Select the "Hold" check box to stop the transaction from being submitted to the Financial Institution during processing and save the transaction for future use. Remove the hold to let the transaction be submitted to the Financial Institution during processing.

Employee Name

The name of the employee who is receiving the transfer.

Employee ID

The employee identification code.

Account Number


The account number at the Receiving Depository Financial Institution (RDFI).

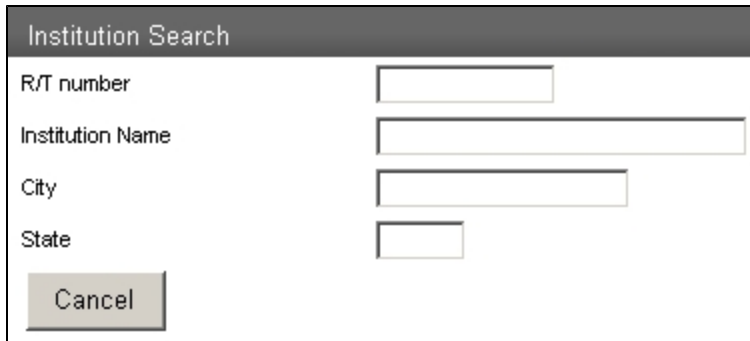
Account Type





The account type to which funds will be deposited. Values are:

- "(None)" indicates the account type is not defined.
- "Checking" indicates a demand deposit account.
- "Savings" indicates a savings account.
- "Loan" indicates a loan account.
- "General Ledger" indicates a general ledger account.

Step 6 - continued**R/T number**

The Routing Transit number of the Receiving Depository Financial Institution (RDFI). To search for a Routing Transit number, click . Enter keywords in any of the fields (R/T number, Institution Name, City or State) to display the institution search result.



To select the Routing Transit number, click the institution name hyperlink. To view the next page, click . To view the last page, click . To view the previous page, click . To view the first page, click .



Institution Name	R/T Number	City, State

Amount

The amount of the transfer.

Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Discretionary Data

This information is displayed when the user clicks on the "Display Details" hyperlink and includes additional transaction information such as a description of the payment, employee name, vendor number or a combination of data elements.


Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Step 6 - continued**Description**

Click the "Description" hyperlink to define additional transfer details for the addenda.

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**. To cancel a deleted transfer, click .

Click "**Process**".



Note: To save the ACH transfer, click "Save". To cancel the ACH transfer, click "Cancel".

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T number	Amount	Discretionary Data	Prenote
<input type="checkbox"/>	John Adams	0002	987654	Checking	109747478	3000.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	Abraham Lincoln	0016	112233	Checking	100023477	1500.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	Thomas Jefferson	0003	12345	Checking	100123451	1500.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	James Madison	0004	012345	Savings	104411584	2500.00		<input type="checkbox"/> Description X

[Add Row](#)

7. The Processing Status Box.

Click "**Done**" when finished viewing.



Note: Once the ACH transfer or ACH file has been processed, it cannot be modified.

Status	Activity
<input checked="" type="checkbox"/>	Verifying File Format
<input checked="" type="checkbox"/>	Storing File
<input checked="" type="checkbox"/>	Checking For Duplicates
<input checked="" type="checkbox"/>	Applying Limit Check
<input checked="" type="checkbox"/>	Applying Prefunding
<input checked="" type="checkbox"/>	Releasing File
<input checked="" type="checkbox"/>	File Successfully Processed

8. Close the "**External Transfers**" tab.

Change ACH Transfer

Modify saved or pending ACH transfers and ACH files using the "Change ACH Transfer" functionality in ACH Manager.

Complete steps 1-7 to modify an ACH Transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Change ACH Transfer**" and click "**Submit**".


Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer	Transfer Description:	<input type="text"/>
<input checked="" type="radio"/> Change ACH Transfer	Date Range:	<input type="text"/> To <input type="text"/>
<input type="radio"/> New ACH Transfer	Amount Range:	<input type="text"/> To <input type="text"/>
<input type="radio"/> New ACH Transfer Using Existing Transfer	ACH Type:	(None) <input type="button" value="v"/>
<input type="radio"/> Delete ACH Transfer		
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input type="radio"/> ACH Transfer Template		
<input type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		

- The ACH List box is displayed.
Locate the appropriate transfer to modify and click the transfer description hyperlink.

Transfer Description ▲	Next Transfer Date ▼	Transfer Status ◆	Details ◆
Washington Orchards Payroll	03/15/2013	Saved	Transfer Type: Payroll Issued By: George Washington Item Count: 2 Confirmation: 1cd4e4789c
Weekly CTX Transfer	02/08/2013	Pending Origination	Transfer Type: Corporate Trade Exchange Issued By: Ronald Regan Item Count: 2 Confirmation: f59439fa25
Weekly Prearranged Deposit	02/15/2013	Pending Origination	Transfer Type: Prearranged Deposit Issued By: Ronald Regan Item Count: 4 Confirmation: 6b94af095f
Federal Tax Payment	03/04/2013	Saved	Transfer Type: Federal Tax Payment Issued By: Thomas Jefferson Item Count: 2 Confirmation: 70f4840a49

- The Change ACH box is displayed.
In the ACH section, establish the following (refer to page 27 for a sample illustration):



Note: The Prearranged Deposit ACH Type is used as an example only.

Description

The name of the transfer.

Step 4 - continued**Recurring Frequency**


Indicates the frequency of the transfer. Values are:

"(None)"	indicates a one time transfer.
"Daily"	indicates the transfer occurs daily.
"Weekly"	indicates the transfer occurs once each week.
"Monthly"	indicates the transfer occurs once each month.
"End of Month"	indicates the transfer occurs on the last day of each month.
"Bi-Weekly"	indicates the transfer occurs every 14 days.
"Quarterly"	indicates the transfer occurs every three months.
"Bi-Monthly"	indicates the transfer occurs every two months.
"Semi-Annually"	indicates the transfer occurs twice each year.
"Annually"	indicates the transfer occurs once each year.

Transfer Start Date

The date of the first transfer. To select a transfer start date, click .

Transfer End Date

The date of the last transfer. To select a transfer end date, click .

Total Credit Amount

The amount to be credited to the account at the Receiving Depository Financial Institution (RDFI). For ACH Incoming transfers, the on-us account is credited and the account at the Receiving Depository Financial Institution (RDFI) is debited.

Tax Identification Number

The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Total Debit Amount

The amount to be debited from the account at the Originating Depository Financial Institution (ODFI).

ACH - Weekly Prearranged Deposit			
Description:	Weekly Prearranged Depo	Recurring Frequency:	Monthly
Transfer Start Date:	10/20/2011	Transfer End Date:	11/30/2011
Total Credit Amount:	\$3000.00	Tax Identification Number:	MyFinancial, Inc [xxxxx8488]
Total Debit Amount:	\$3000.00		

5. The Change ACH box remains displayed.
In the Transfer From section, establish the following:

Hold

Indicates whether a hold is placed on the transaction to prevent it from being submitted to the Originating Depository Financial Institution (ODFI) during processing and saved for future use.

Account

The account type at the Receiving Depository Financial Institution (RDFI).

Amount

The amount of the transfer.

Identification

This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the depositor's identification number.

Name

This information is displayed when the user clicks on the "Display Details" hyperlink and it indicates the name of the account at the Originating Depository Financial Institution (ODFI).


Discretionary Data

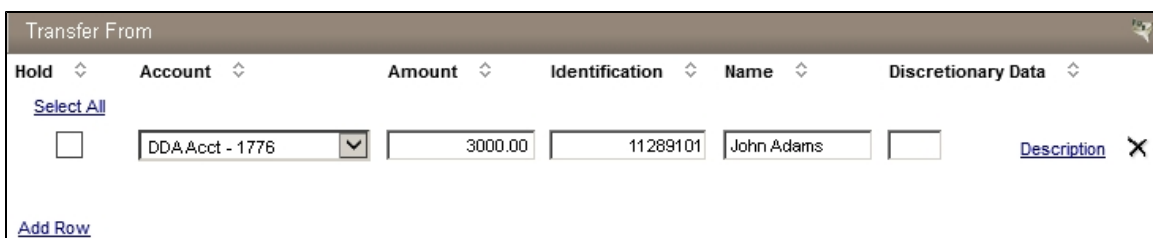
This information is displayed when the user clicks on the "Display Details" hyperlink and includes additional transaction information such as a description of the payment, employee name, vendor number or a combination of data elements.

Description

Click the "Description" hyperlink to define additional transfer details for the addenda.

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**. To cancel a deleted transfer, click .



Hold	Account	Amount	Identification	Name	Discretionary Data
<input type="checkbox"/>	DDA.Acct - 1776	3000.00	11289101	John Adams	Description X

[Select All](#)

[Add Row](#)

6. The Change ACH box remains displayed.
In the Transfer To section, establish the following (refer to page 31 for a sample illustration):

Hold

Select the "Hold" check box to stop the transaction from being submitted to the Financial Institution during processing and save the transaction for future use. Remove the hold to let the transaction be submitted to the Financial Institution during processing.

Name

The name of the account at the Originating Depository Financial Institution (ODFI).

Account Number


The account number at the Originating Depository Financial Institution (ODFI).

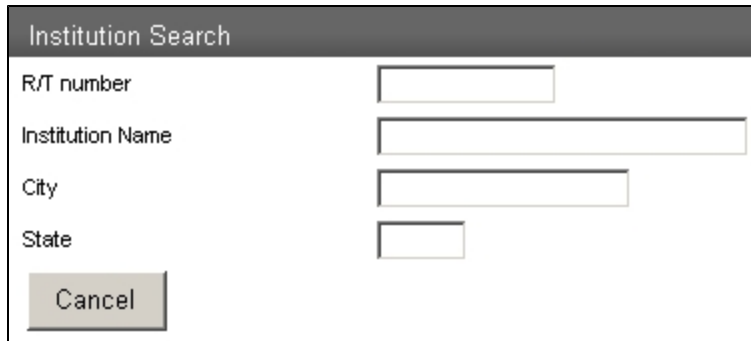
Account Type

Indicates the account type from which funds are drawn. Values are:





"(None)"	indicates the account type is not defined.
"Checking"	indicates a demand deposit account.
"Savings"	indicates a savings account.
"General Ledger"	indicates a general ledger account.

Step 6 - continued**R/T number**

The nine-digit Routing Transit number of the Originating Depository Financial Institution (ODFI). To search for a Routing Transit number, click . Enter keywords in any of the fields (R/T number, Institution Name, City or State) to display the institution search result.



The screenshot shows a form titled "Institution Search". It contains four input fields: "R/T number", "Institution Name", "City", and "State". A "Cancel" button is located at the bottom left of the form.

To select the Routing Transit Number, click the institution name hyperlink. To view the next page, click . To view the last page, click . To view the previous page, click . To view the first page, click .



The screenshot shows a table titled "Search Results". The table has three columns: "Institution Name", "R/T Number", and "City, State". Below the table, there are navigation icons: a double left arrow, a single left arrow, a single right arrow, and a double right arrow.

Institution Name	R/T Number	City, State

Amount

The amount of the transfer.



Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Description

Click the "Description" hyperlink to define additional transfer details for the addenda.

Add Row

Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click . To cancel a deleted transfer, click .

Click "**Process**".

Step 6 - continued



Note: To save the ACH transfer, click "Save". To cancel the ACH transfer, click "Cancel".

Hold	Name	Identification	Account Number	Account Type	R/T number	Amount	Discretionary Data	Prenote
<input type="checkbox"/>	Business Checking Acct	12558901	489098	Checking	022222222	1500.00		<input type="checkbox"/> Description X
<input type="checkbox"/>	Saving Checking Acct	12558901	489099	Checking	022222222	1500.00		<input type="checkbox"/> Description X

[Add Row](#)

Save Process Cancel

7. Close the "**External Transfers**" tab.




Inquire ACH Transfer

Inquire in to any ACH transfers or ACH files that are processed, pending, saved or that have received errors using "Inquire ACH Transfer" functionality. Further, the Print and Export functions build on ACH Manager's capability to inquire into ACH transfers by generating Portable Document Format (PDF) and Comma Separated Values (CSV) formatted reports of the data present in ACH transactions.

Complete steps 1-7 to inquire in to an ACH transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Inquire ACH Transfer**" and then click "**Submit**".


Select External Transfer Criteria

<input checked="" type="radio"/> Inquire ACH Transfer	Transfer Description:	<input type="text"/>
<input type="radio"/> Change ACH Transfer	Date Range:	<input type="text"/>  To <input type="text"/> 
<input type="radio"/> New ACH Transfer	Amount Range:	<input type="text"/> To <input type="text"/>
<input type="radio"/> New ACH Transfer Using Existing Transfer	Confirmation Number:	<input type="text"/>
<input type="radio"/> Delete ACH Transfer	ACH Type:	(None) 
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input type="radio"/> ACH Transfer Template		
<input type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		

- The ACH List box is displayed.
Locate the appropriate transfer to inquire in to and click the transfer description hyperlink.

Transfer Description	Next Transfer Date	Transfer Status	Details
Washington Orchards Payroll	03/15/2013	Saved	Transfer Type: Payroll Issued By: George Washington Item Count: 2 Confirmation: 1cd4e4789c
Weekly CTX Transfer	02/08/2013	Pending Origination	Transfer Type: Corporate Trade Exchange Issued By: Ronald Regan Item Count: 2 Confirmation: f59439fa25
Weekly Prearranged Deposit	02/15/2013	Pending Origination	Transfer Type: Prearranged Deposit Issued By: Ronald Regan Item Count: 4 Confirmation: 6b94af095f
Federal Tax Payment	03/04/2013	Saved	Transfer Type: Federal Tax Payment Issued By: Thomas Jefferson Item Count: 2 Confirmation: 70f4840a49

- Transfer Reversals Only. The ACH Inquiry box is displayed.
Inquiries that do not require running the reversal process proceed to step 5.
From the "**Reverse**" column, select the active check box associated with the transaction requiring reversal.
Select the "**Next**" button to initiate the reversal process.
Refer to the "Reverse ACH Transfer" section for more details on ACH reversals.



Note: The "Hold" functionality cannot be completed during an ACH Inquiry. Refer to the "Change ACH Transfer" section for steps to perform these functions.

The "Reverse" functionality is only available during an ACH Inquiry within five business days after the transaction effective date or future date. Reversals can only be performed once for each transaction.

ACH - Weekly Prearranged Deposit								
Description:	prearranged deposit	Recurring Frequency:	Weekly					
Effective Date:	02/08/2013	RecurringEnd Date:	12/30/2013					
Total Credit Amount:	\$3.00	Tax Identification Number:	Ronald Reagan[xxxxx1234]					
Total Debit Amount:	\$3.00	Transfer Status:	Recurring Entry					
Transfer Type:	Prearranged Deposit							
Hide Details								
Transfer From								
Account	Amount	Identification	Name	Discretionary Data				
001 DDA Acct	\$3.00		001 DDA Acct					
Transfer To								
Hold	Name	Identification	Account Number	Account Type	R/T Number	Amount	Discretionary Data	Reversal
<input type="checkbox"/>	John Adams	002549	12349870	Checking	123456780	\$3.00		<input checked="" type="checkbox"/>
		Description: Prearranged Deposit		<input type="button" value="Print"/>	<input type="button" value="Export"/>	<input checked="" type="button" value="Next"/>	<input type="button" value="Cancel"/>	

- The ACH Inquiry box is displayed.
 Select the "**Print**" button to generate a Portable Document Format (PDF) report of the data presented in the ACH Inquiry box.
 Select the "**Export**" button to generate a Comma Separated Values (CSV) formatted report of the data presented in the ACH Inquiry box.

ACH - Weekly Prearranged Deposit

Description:	prearranged deposit	Recurring Frequency:	Weekly
Effective Date:	02/08/2013	RecurringEnd Date:	12/30/2013
Total Credit Amount:	\$3.00	Tax Identification Number:	Ronald Reagan[xxxxx1234]
Total Debit Amount:	\$3.00	Transfer Status:	Recurring Entry
Transfer Type:	Prearranged Deposit		

[Hide Details](#)

Transfer From

Account	Amount	Identification	Name	Discretionary Data
001 DDA.Acct	\$3.00		001 DDA.Acct	

Transfer To

Hold	Name	Identification	Account Number	Account Type	R/T Number	Amount	Discretionary Data	Reversal
<input type="checkbox"/>	John Adams	002549	12349870	Checking	123456780	\$3.00		Select All <input checked="" type="checkbox"/>

Description: Prearranged Deposit

- Select the "**Done**" button to close the ACH Inquiry box and return to the ACH List box. The transfers populating the ACH List will be the results of the most recent query.
- Close the "**External Transfers**" tab..




Inquire ACH Transfer - View Report


View Report builds on ACH Manager's capability to inquire into ACH transfers and files through the use of a "View Report" button that displays a listing of ACH transfers and files. From this list, ACH transfer and file data can be printed and exported.

Complete steps 1-7 to print or export ACH transfer and file data.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Inquire ACH Transfer**" and then click "**Submit**".

Select External Transfer Criteria

<input checked="" type="radio"/> Inquire ACH Transfer	Transfer Description:	<input type="text"/>
<input type="radio"/> Change ACH Transfer	Date Range:	<input type="text"/>  To <input type="text"/> 
<input type="radio"/> New ACH Transfer	Amount Range:	<input type="text"/> To <input type="text"/>
<input type="radio"/> New ACH Transfer Using Existing Transfer	Confirmation Number:	<input type="text"/>
<input type="radio"/> Delete ACH Transfer	ACH Type:	(None) 
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input type="radio"/> ACH Transfer Template		
<input type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		

- The ACH List box is displayed.
Click on  to access the Export ACH List box.


Transfer Description	Next Transfer Date	Transfer Status	Details
Washington Orchards Payroll	03/15/2013	Saved	Transfer Type: Payroll Issued By: George Washington Item Count: 2 Confirmation: 1cd4e4789c
Weekly CTX Transfer	02/08/2013	Pending Origination	Transfer Type: Corporate Trade Exchange Issued By: Ronald Regan Item Count: 2 Confirmation: f59439fa25
Weekly Prearranged Deposit	02/15/2013	Pending Origination	Transfer Type: Prearranged Deposit Issued By: Ronald Regan Item Count: 4 Confirmation: 6b94af095f
Federal Tax Payment	03/04/2013	Saved	Transfer Type: Federal Tax Payment Issued By: Thomas Jefferson Item Count: 2 Confirmation: 70f4840a49

- The Export ACH List box is displayed.
Review the transfers populating the Export ACH List box and select the appropriate transfer for print or export by clicking the check box associated with that transfer or transfers.

Transfer Description	Transfer Type	Transfer Date	Transfer Status	Batch Count	Debit Amount	Credit Amount	Confirmation Number
Select All							
<input checked="" type="checkbox"/> Washington Orchards Payroll	Payroll	03/15/201	Processed	1	\$498.00	\$498.00	e7940b69e
<input checked="" type="checkbox"/> Weekly CTX Transfer	Corporate Trade Exchange	02/08/2013	Pending Origination	1	\$3.00	\$3.00	f59439fa25
<input type="checkbox"/> Weekly Prearranged Deposit	Prearranged Deposit	02/15/2013	Pending Origination	1	\$54.65	\$54.65	6b4af095f
<input type="checkbox"/> Transfer From External	Prearranged Deposit	03/04/2013	Saved	1	\$54.65	\$54.65	70f4840a49

Transfer List

- The Export ACH List box remains displayed.
Select the report type to generate from the drop-down menu.



Note: A report generated under the "Transfer List" heading provides the user with summary information about the transfer file or transfer files that were selected.

A report generated under the "Batch List" heading provides the user with summary information about any batches in the transfer file or transfer files that were selected.

A report generated under the "All Transactions" heading provides the user with summary information about all the transactions in the transfer file or transfer files that were selected.

Export ACH List								
	Transfer Description	Transfer Type	Transfer Date	Transfer Status	Batch Count	Debit Amount	Credit Amount	Confirmation Number
Select All								
<input checked="" type="checkbox"/>	Washington Orchards Payroll	Payroll	03/15/201	Processed	1	\$498.00	\$498.00	e7940b69e
<input checked="" type="checkbox"/>	Weekly CTX Transfer	Corporate Trade Exchange	02/08/2013	Pending Origination	1	\$3.00	\$3.00	f59439fa25
<input type="checkbox"/>	Weekly Prearranged Deposit	Prearranged Deposit	02/15/2013	Pending Origination	1	\$54.65	\$54.65	6b4af095f
<input type="checkbox"/>	Transfer From External	Prearranged Deposit	03/04/2013	Saved	1	\$54.65	\$54.65	70f4840e49

- The Export ACH List box remains displayed.
Select the "**Print**" button to generate a Portable Document Format (PDF) report based on the selections established in Step 5.
Select the "**Export**" button to generate a Comma Separated Values (CSV) formatted report based on the selections established in Step 5.
Select "**Cancel**" to close the Export ACH List box and return to the ACH List box.
- Close the "**External Transfers**" tab.

Review ACH Transfer

Review ACH files to decide whether a transfer is approved, disapproved or remains outstanding.

Complete steps 1-4 to review and change the status of an ACH transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Review ACH Transfer**" and then click "**Submit**".

The screenshot shows a dialog box titled "Select External Transfer Criteria". On the left, there is a list of radio buttons for different actions: Inquire ACH Transfer, Change ACH Transfer, New ACH Transfer, New ACH Transfer Using Existing Transfer, Delete ACH Transfer, Reverse ACH Transfer, Review ACH Transfer (which is selected and circled in red), ACH Transfer Template, Import ACH Transfer, and Import ACH Using Template. On the right, there are three input fields: "Transfer Description:" with a text box, "Date Range:" with two date pickers and a "To" label, and "Amount Range:" with two text boxes and a "To" label. At the bottom center, there is a "Submit" button, which is also circled in red.

3. The Review ACH Transfers box is displayed. Locate the appropriate ACH Transfer and establish the following (refer to page 39 for a sample illustration):

Status

Indicates the status of the transfer. Values are:

"Outstanding"	indicates the transfer is in review.
"Approve"	indicates the transfer is approved and the transfer will continue processing.
"Disapprove"	indicates the transfer is not approved, and the transfer will not be processed.
"Approved All"	indicates all the transfers are approved and the transfer will be processed.
"Disapproved All"	indicates all the transfers are not approved and the transfer will not be processed.

Step 3 - continued**Client**

The client name.

Description

Click the "Description" hyperlink to view the additional transfer details.

Placement Date

The date the ACH file was imported.

Details

The review threshold exception, the user name of the individual who issued the transfer and the transfer amount.

Approve All

Click the "Approve All" hyperlink to approve all transfers.

Disapprove All

Click the "Disapprove All" hyperlink to disapprove all transfers.

Click **"Save"** to save the status of the transfer.

Status	Client	Description	Placement Date	Details
Approve All Disapprove All				
Outstanding	Lincoln Farms	Business Transfers	Jun 20, 2011	Company Exceeded Daily Debit Threshold By \$48,999.99 Company Exceeded Daily Credit Threshold By \$48,999.99 Issued By: Abraham Lincoln Debit Amount: \$35,000.00 Credit Amount: \$35,000.00
Outstanding	Lincoln Farms	Daily ACH Transfer	Jun 20, 2011	Company Exceeded Daily Debit Threshold By \$1599.00 Company Exceeded Daily Credit Threshold By \$1599.00 Issued By: Mary Lincoln Debit Amount: \$600.00 Credit Amount: \$600.00

4. Close the **"External Transfers"** tab.

Import ACH Transfer

With the Import ACH Transfer, retrieve an ACH file generated by another source and then import the file into ACH Manager. The import process provides the ability to format data generated from another source into any one of the available ACH standard entry classes.

Complete steps 1-7 to import a New ACH Transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Import ACH Transfer**" and then click "**Submit**".

Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer	User Name:	<input type="text"/>
<input type="radio"/> Change ACH Transfer	User Code:	<input type="text"/>
<input type="radio"/> New ACH Transfer	User Type:	All ▾
<input type="radio"/> New ACH Transfer Using Existing Transfer	<input type="checkbox"/> Use Additional Search Criteria	Payroll (PPD) ▾
<input type="radio"/> Delete ACH Transfer		
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input type="radio"/> ACH Transfer Template		
<input type="radio"/> Review ACH Transfer Template		
<input checked="" type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		
<input type="radio"/> Processing Exceptions		
<input type="radio"/> Incoming ACH		

3. The Step 1 – File Selection box is displayed. Establish the following (refer to page 42 for a sample illustration):

Company Name

The company name associated with the template.

Step 3 - continued**File Location**

The directory path where ACH files are located for import. To select the location, click the "Browse" button.

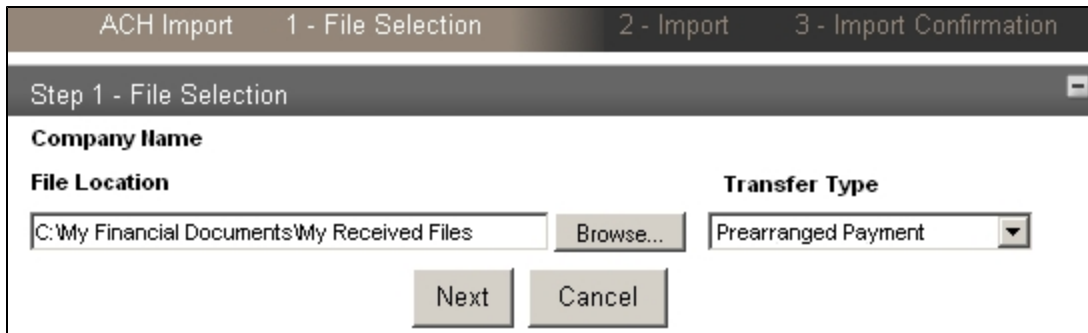
Transfer Type

Indicates the type of transfer. Values are:

"Payroll"	indicates a Payroll ACH transfer type.
"Prearranged Payment"	indicates a Prearranged Payment ACH transfer type.
"Prearranged Deposit"	indicates Prearranged Payment Deposit ACH transfer type.
"HSA Contribution"	indicates a HSA Contribution.
"Corporate Credit"	indicates a Corporate Credit ACH transfer type.
"Corporate Debit"	indicates a Corporate Debit ACH transfer type.
"Consumer Deposit"	indicates a Consumer Deposit ACH transfer type.
"Consumer Payment"	indicates a Consumer Payment ACH transfer type.
"Vendor Payment"	indicates a Vendor Payment ACH transfer type.
"Remittance"	indicates a Remittance ACH transfer type.
"Federal Tax Payment"	indicates a Federal Tax Payment ACH transfer type.
"State/Local Tax Payment"	indicates a State/Local Tax Payment ACH transfer type.
"Re-presented Check"	indicates a Re-presented Check ACH transfer type.
"Automated Enrollment Entry"	indicates an Automated Enrollment Entry ACH transfer type.
"Destroyed Check"	indicates a Destroyed Check ACH transfer type.
"Corporate Trade Exchange"	indicates a Corporate Trade Exchange ACH transfer type.
"Customer Initiated Entry"	indicates a Customer Initiated Entry ACH transfer type.
"Internet Initiated Entry"	indicates an Internet Initiated Entry ACH transfer type.
"Telephone Initiated Entry"	indicates a Telephone Initiated Entry ACH transfer type.
"Commingled File"	indicates a Commingled File ACH transfer type.
"Child Support Payment"	indicates a Child Support Payment ACH transfer type.
"International ACH"	indicates an International ACH transfer type.
"ACH Pass-Thru"	indicates an ACH Pass-Thru ACH transfer type.

Step 3 - continued

Click "**Next**"



The screenshot shows a dialog box titled "Step 1 - File Selection" with a breadcrumb trail: "ACH Import > 1 - File Selection > 2 - Import > 3 - Import Confirmation". The dialog contains the following fields and controls:

- Company Name:** (empty text field)
- File Location:** A text field containing "C:\My Financial Documents\My Received Files" and a "Browse..." button.
- Transfer Type:** A dropdown menu currently set to "Prearranged Payment".
- Buttons:** "Next" and "Cancel" buttons are located at the bottom center.

- The Step 2 – Import box is displayed. The Batch ID shows the identification number of the ACH file being imported along with the number of Debits and Credits. Click "**Finish**".



The screenshot shows a dialog box titled "Step 2 - Import" with a breadcrumb trail: "ACH Import > 1 - File Selection > 2 - Import > 3 - Import Confirmation". The dialog displays the following information:

Batch ID:	0000001
Effective Date:	March 26, 2011
Debit Totals:	\$312.10
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0

At the bottom of the dialog are three buttons: "Back", "Finish", and "Cancel".

5. The Step 3 – Import Confirmation box is displayed with a message indicating whether the file was successfully imported.
Click "**Process**".

ACH Import	
1 - File Selection	
2 - Import	
3 - Import Confirmation	
Step 3 - Import Confirmation	
The following file was successfully imported.	
Batch ID:	0000001
Effective Date:	March 26, 2011
Debit Totals:	\$312.10
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0
Confirmation Number:	2c24a6b448
<input type="button" value="Review"/> <input type="button" value="Process"/> <input type="button" value="Cancel"/>	

6. ACH Pass-Thru Clients Only. The Step 3 – Import Confirmation box remains displayed. Establish the following (refer to page 44 for a sample illustration):



Note: To inquire into an ACH Pass-Thru file, click the file name hyperlink. To review an ACH Pass-Thru file, select "Review" and then click the "Finish" button.

Save

Select "Save" to save an ACH Pass-Thru file for future processing. Click the "Select All" hyperlink to select all the ACH Pass-Thru files in the batch. Click the "Select None" hyperlink to clear all the ACH Pass-Thru file selections.

Review



Select "Review" to review each ACH Pass-Thru file within a batch before processing. Click the "Select All" hyperlink to select all the ACH Pass-Thru files in the batch. Click the "Select None" hyperlink to clear all the ACH Pass-Thru file selections.

Process

Select "Process" to process an ACH Pass-Thru file after the file is imported. Click the "Select All" hyperlink to select all the ACH Pass-Thru files in the batch. Click the "Select None" hyperlink to clear the all the ACH Pass-Thru file sections.

Click "**Finish**".

Step 6 - continued

ACH Import		1 - File Selection	2 - Import	3 - Import Confirmation
Step 3 - Import Confirmation				 
		Save	Review	Process
The following files were successfully imported.		Select All	Select All	Select All
File Name:	Payroll 100	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confirmation Number:	1234512345			
Effective Date:	May 1, 2010			
Debit Totals:	\$102,830.00			
Credit Totals:	\$54,310.63			
Number of Debits:	300			
Number of Credits:	2			
		<input type="button" value="Finish"/>	<input type="button" value="Cancel"/>	

7. Close the "**External Transfers**" tab.

Import An ACH File Using A New Template

New Templates for importing files can be established and saved to alleviate repetitive file setup.

Complete the steps 1-13 to establish a new template for importing non NACHA formatted files.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Import ACH Using Template**", "**New Template**" and then click "**Submit**"

Select External Transfer Criteria

- Inquire ACH Transfer
- Change ACH Transfer
- New ACH Transfer
- New ACH Transfer Using Existing Transfer
- Delete ACH Transfer
- Reverse ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- Review ACH Transfer Templates
- Import ACH Transfer
- Import ACH Using Template
 - Existing Template
 - New Template
 - Delete Template
- Processing Exceptions
- Incoming ACH

- The User List box is displayed.
Locate the appropriate user and click the name hyperlink.



Name	User Code	User Type
Washington Orchards	WOrchards	Corporate
John Adams	Adams	Consumer
George Washington	Washington	Corporate
Ronald Regan	Ronald	Corporate
Thomas Jefferson	Jefferson	Corporate

- The Step 1 - File Selection box is displayed. Establish the following:

File Location

The directory path where ACH files are located for import. To select the location, click the "Browse" button.

Click "**Next**".



New Import Template 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 1 - File Selection

File Location

C:\My Financial Documents\My Received Files

5. The Step 2 - Template Details box is displayed. Establish the following (refer to page 49 for a sample illustration):

ACH Transfer Type

The ACH transfer type. Values are:

"Payroll"	indicates a Payroll ACH transfer type.
"Prearranged Payment"	indicates a Prearranged Payment ACH transfer type.
"Prearranged Deposit"	indicates Prearranged Payment Deposit ACH transfer type.
"HSA Contribution"	indicates a HSA Contribution ACH transfer type.
"Corporate Credit"	indicates a Corporate Credit ACH transfer type.
"Corporate Debit"	indicates a Corporate Debit ACH transfer type.
"Consumer Deposit"	indicates a Consumer Deposit ACH transfer type.
"Consumer Payment"	indicates a Consumer Payment ACH transfer type.
"Vendor Payment"	indicates a Vendor Payment ACH transfer type.
"Remittance"	indicates a Remittance ACH transfer type.
"Federal Tax Payment"	indicates a Federal Tax Payment ACH transfer type.
"State/Local Tax Payment"	indicates a State/Local Tax Payment ACH transfer type.
"Re-presented Check"	indicates a Re-presented Check ACH transfer type.
"Automated Enrollment Entry"	indicates an Automated Enrollment Entry ACH transfer type.
"Destroyed Check"	indicates a Destroyed Check ACH transfer type.
"Corporate Trade Exchange"	indicates a Corporate Trade Exchange ACH transfer type.
"Customer Initiated Entry"	indicates a Customer Initiated Entry ACH transfer type.
"Internet Initiated Entry"	indicates an Internet Initiated Entry ACH transfer type.
"Telephone Initiated Entry"	indicates a Telephone Initiated Entry ACH transfer type.
"Child Support Payment"	indicates a Child Support Payment ACH transfer type.
"International ACH"	indicates an International ACH transfer type.

Template Description

The name of the file import.

Tax Identification Number

The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Step 5 - continued**Number of Header Rows to Exclude**

The number of header rows at the beginning of the file is excluded during file import.

Number of Footer Rows to Exclude

The number of footer rows at the end of the file is excluded during file import.

Insert Decimal into Amounts

Indicates whether the decimal is automatically inserted into the amount. Values are:

- | | |
|--------------|--|
| "Yes" | indicates the decimal is inserted to the right most digits of an amount. |
| "No" | indicates the decimal is not inserted.. |

Delimited

The file delimiter is used to transform the file into ACH format. Values are:

- | | |
|--------------------|--|
| "Tab" | indicates the file delimiter is a tab. |
| "Semicolon" | indicates the file delimiter is a semicolon. |
| "Comma" | indicates the file delimiter is a comma. |
| "Space" | indicates the file delimiter is a space. |
| "Other" | indicates the file delimiter is the other a space. |

Fixed Width

The file delimiter is a specific number of characters displayed in the ACH file.

File Preview

The preview of the ACH file format.

Click **"Next"**.

6. The Step 3 - Field Definitions box is displayed. Establish the following:

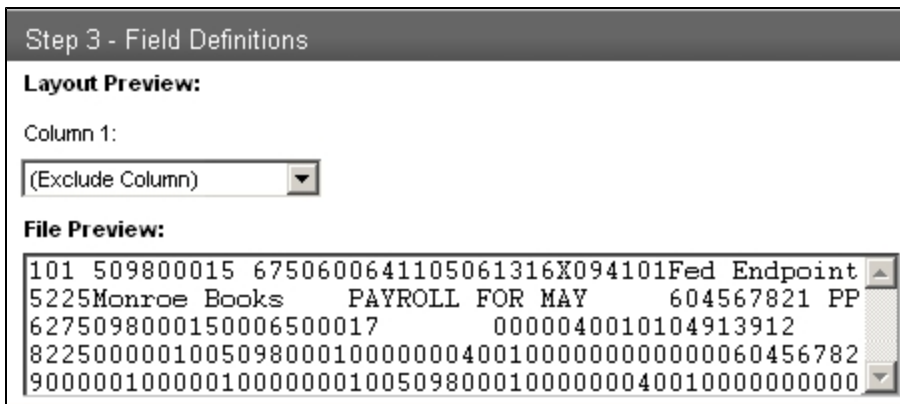
Column 1

Indicates the type of ACH file. Values are:

"(Exclude Column)"	indicates the column of data will not be imported into the ACH Manager.
"Account Number"	indicates the column within the ACH file contains account number.
"Amount"	indicates the column within the ACH file contains amount.
"Discretionary Data"	indicates the column within the ACH file contains discretionary data.
"Effective Date"	indicates the column within the ACH file contains effective date.
"Individual Identification Number"	indicates the column within the ACH file contains individual identification number.
"Name"	indicates the column within the ACH file contains name.
"Payment Related Problem"	indicates the column within the ACH file contains payment related problem.
"R/T Number"	indicates the column within the ACH file contains Routing Transit Number.
"Transaction Code"	indicates the column within the ACH file contains transaction code.

File Preview

The preview of the ACH file format.



- The Step 3 - Field Definitions box remains displayed.
In the Apply Additional Values to File section, establish the following:



Note: If the value is not defined in the ACH file, the value needs to be defined in the Apply Additional Values to File section.

Type

Indicates the field type in the ACH file. Values are:

"None"	indicates the values is not contained in the ACH type.
"Account Number"	indicates the ACH file contains account number.
"Amount"	indicates the ACH file contains amount.
"Discretionary Data"	indicates the ACH file contains discretionary data.
"Effective Date"	indicates the ACH file contains effective date.
"Individual Identification Number"	indicates the ACH file contains individual identification number.
"Name"	indicates the ACH file contains name.
"Payment Related Problem"	indicates the ACH file contains payment related problem.
"R/T Number"	indicates the ACH file contains Routing Transit number.
"Transaction Code"	indicates the ACH file contains transaction code.

Value

The value of each ACH type.

Add Column

Click the "Add Column" hyperlink to define an additional value to file.

Apply Additional Values to File

Type	Value
<input style="width: 90%;" type="text" value="(None)"/>	
Add Column	

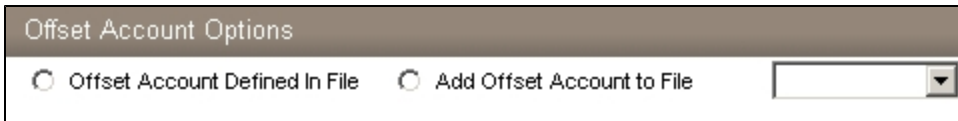
- 8. The Step 3 - Field Definitions box remains displayed.
In the Offset Account Options section, establish the following:

Offset Account Defined In File

Indicates whether the offset account is defined within the import file.

Add Offset Account to File

Indicates whether the offset account is added into the import file.



- 9. The Step 3 - Field Definitions box remains displayed.
In the Effective Date Option section, establish the following:

Date In File

Indicates whether the effective date is defined within the import file.

Prompt For Date

Indicates whether the ACH user is prompted for the effective date during the file import process.

Default Current Business Date

Indicates whether the current business date is added into the file during the import process.

Click "**Next**".



10. The Step 4 - Data Mapping box is displayed.
Click "**Next**".

New Import Template 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 4 - Data Mapping

[ACH Text File Name]

Template:	Import Payroll
ACH Type:	Payroll (PPD)
Name:	Washington Orchards
Account Number:	4567
Amount:	617.12
Effective Date:	07/06/2011
Payment Related Information:	None
R/T Number:	0001464377
Transaction Code:	25
Offset Account:	Data Contained In File

Back Next Cancel

11. The Step 5 - Import box is displayed.
The Batch ID shows the identification number of the ACH file being imported along with the number of debits and credits.
Click "**Finish**".

New Import Template 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 5 - Import

Batch ID:	00000001
Effective Date:	Jul 06, 2011
Debit Totals:	\$617.12
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0

Finish Cancel

12. The Step 6 - Import Confirmation box is displayed.
Ensure the "Following file was successfully imported" message is displayed showing the ACH file was successfully imported.
Click "**Process**".

New Import Template 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 6 - Import Confirmation

The following file was successfully imported.

Batch ID:	00000001
Effective Date:	Jul 06, 2011
Debit Totals:	\$617.12
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0
Confirmation Number:	

Review Process Cancel

13. Close the "**External Transfers**" tab.



Import An ACH File Using An Existing Template

Imports non-NACHA formatted files using an existing template into ACH Manager.

Complete the steps 1-8 to import ACH File Using An Existing Template.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Import ACH Using Template**", "**Existing Template**" and then click "**Submit**"

Select External Transfer Criteria

- Inquire ACH Transfer
- Change ACH Transfer
- New ACH Transfer
- New ACH Transfer Using Existing Transfer
- Delete ACH Transfer
- Reverse ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- Review ACH Transfer Templates
- Import ACH Transfer
- Import ACH Using Template
 - Existing Template
 - New Template
 - Delete Template
- Processing Exceptions
- Incoming ACH

Submit

- The User List box is displayed.
Locate the appropriate user and click the name hyperlink.

Name ▲	User Code ◆	User Type ◆
Washington Orchards	WOrchards	Corporate
John Adams	Adams	Consumer
George Washington	Washington	Corporate
Ronald Regan	Ronald	Corporate
Thomas Jefferson	Jefferson	Corporate

- The Step 1 - File Selection box is displayed. Establish the following:

File Location

The directory path where ACH files are located for import. To select the location, click the "Browse" button.

Template

The name of the import template being used during the import.

Click "**Next**".

Existing Import Template		1 - File Selection	2 - DataMapping	3 - Import	4 - Import Confirmation
Step 1 - File Selection					
File Location			Template		
C:\My Financial Documents\My Received Files			Import Payroll		
Browse...			▼		
Back		Next		Cancel	

- The Step 2 - Data Mapping box is displayed.
Click "**Next**".

New Import Template 1 - File Selection 2 - Data Mapping 3 - Import 4 - Import Confirmation

Step 2 - Data Mapping

[ACH Text File Name]

Template:	Import Payroll
ACH Type:	Payroll (PPD)
Name:	Washington Orchards
Account Number:	4567
Amount:	617.12
Effective Date:	07/06/2011
Payment Related Information:	None
R/T Number:	0001464377
Transaction Code:	25
Offset Account:	Data Contained In File

Back Next Cancel

- The Step 3 - Import box is displayed.
Click "**Finish**".

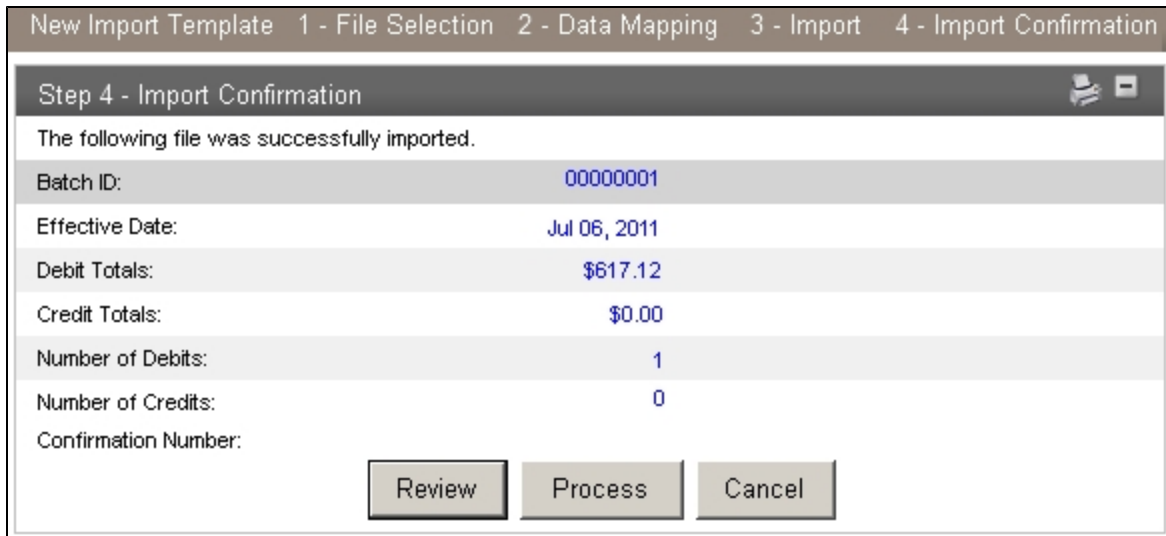
New Import Template 1 - File Selection 2 - Data Mapping 3 - Import 4 - Import Confirmation

Step 3 - Import

Batch ID:	00000001
Effective Date:	Jul 06, 2011
Debit Totals:	\$617.12
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0

Finish Cancel

7. The Step 4 - Import Confirmation box is displayed.
Click "**Process**".



New Import Template 1 - File Selection 2 - Data Mapping 3 - Import 4 - Import Confirmation

Step 4 - Import Confirmation

The following file was successfully imported.

Batch ID:	00000001
Effective Date:	Jul 06, 2011
Debit Totals:	\$617.12
Credit Totals:	\$0.00
Number of Debits:	1
Number of Credits:	0

Confirmation Number:

Review Process Cancel

8. Close the "**External Transfers**" tab.

Establish A New ACH Transfer Template

Easy-to-use templates are provided for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentration, disbursements and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving financial institution and add multiple ACH transfers using easy to use templates. All templates can be leveraged at any time, without having to reestablish each transfer one at a time. In addition, any time a new template is generated or processed, require approvals for transfers to be processed as accurately as possible.

Complete steps 1-7 to establish a new ACH Transfer Template.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**ACH Transfer Template**" and then click "**Submit**"

Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer	Template Name:	<input type="text"/>
<input type="radio"/> Change ACH Transfer	ACH Type:	All <input type="button" value="v"/>
<input type="radio"/> New ACH Transfer	Template Group:	All <input type="button" value="v"/>
<input type="radio"/> New ACH Transfer Using Existing Transfer		
<input type="radio"/> Delete ACH Transfer		
<input type="radio"/> Reverse ACH Transfer		
<input type="radio"/> Review ACH Transfer		
<input checked="" type="radio"/> ACH Transfer Template		
<input type="radio"/> Import ACH Transfer		
<input type="radio"/> Import ACH Using Template		

3. The New Template box is displayed. Establish the following:

ACH Transfer Type


The ACH transfer type. Values are:

"Payroll"	indicates a Payroll ACH transfer type.
"Prearranged Payment"	indicates a Prearranged Payment ACH transfer type.
"Prearranged Deposit"	indicates Prearranged Payment Deposit ACH transfer type.
"HSA Contribution"	indicates a HSA Contribution ACH transfer type.
"Corporate Credit"	indicates a Corporate Credit ACH transfer type.
"Corporate Debit"	indicates a Corporate Debit ACH transfer type.
"Consumer Deposit"	indicates a Consumer Deposit ACH transfer type.
"Consumer Payment"	indicates a Consumer Payment ACH transfer type.
"Vendor Payment"	indicates a Vendor Payment ACH transfer type.
"Remittance"	indicates a Remittance ACH transfer type.
"Federal Tax Payment"	indicates a Federal Tax Payment ACH transfer type.
"State/Local Tax Payment"	indicates a State/Local Tax Payment ACH transfer type.
"Re-presented Check"	indicates a Re-presented Check ACH transfer type.
"Automated Enrollment Entry"	indicates an Automated Enrollment Entry ACH transfer type.
"Destroyed Check"	indicates a Destroyed Check ACH transfer type.
"Corporate Trade Exchange"	indicates a Corporate Trade Exchange ACH transfer type.
"Customer Initiated Entry"	indicates a Customer Initiated Entry ACH transfer type.
"Internet Initiated Entry"	indicates an Internet Initiated Entry ACH transfer type.
"Telephone Initiated Entry"	indicates a Telephone Initiated Entry ACH transfer type.
"Child Support Payment"	indicates a Child Support Payment ACH transfer type.
"International ACH"	indicates an International ACH transfer type.

Click "**Submit**".

The screenshot shows a dialog box titled "New Template". Inside the dialog, there is a label "ACH Type:" followed by a dropdown menu. The dropdown menu is currently displaying "Payroll (PPD)". Below the dropdown menu, there are two buttons: "Submit" and "Cancel".

4. The New ACH box is displayed. Establish the following:

 **Note:** The Corporate Trade Exchange ACH Type is used as an example only.


Template

The name of the template.


Recurring Frequency

The frequency of the transfer.

Transfer Start Date

The date of the first transfer. To select a transfer start date, click .

Transfer End Date

The date of the last transfer. To select a transfer end date, click .

Total Credit Amount

The amount to be credited to the account at the Receiving Depository Financial Institution (RDFI). For ACH Incoming transfers, the on-us account is credited and the account at the Receiving Depository Financial Institution (RDFI) is debited.

Tax Identification Number


The tax identification number of the account owner at the Originating Depository Financial Institution (ODFI).

Total Debit Amount


The amount to be debited from the account at the Originating Depository Financial Institution (ODFI).

Amount Range

The amount range the Originating Deposit Financial Institution (ODFI) can transfer to the Receiving Deposit Financial Institution (RDFI).

 **Note:** To establish a new Template Group, refer to the "How To Establish Template Groups" topic.

New ACH - Corporate Trade Exchange (CTX)

Template Name:	<input type="text" value="CTX Template"/>	Recurring Frequency:	<input type="text" value="End of Month"/>
Tax Identification Number:	<input type="text" value="MyFinancial, Inc. [xxxxx8488]"/>	Template Type:	<input type="text" value="Corporate Trade Exchange"/>
Template Group:	<input type="text" value=""/> 	Amount Range:	<input type="text" value="0.01"/> To <input type="text" value="2000.00"/>

5. The New ACH Box remains displayed.
In the Transfer From section, establish the following:

Account

The account type at the Originating Depository Financial Institution (ODFI).

Amount

The amount of the transfer.

Add Row

The "Add Row" hyperlink is available if the "Allow additional or input of "From Account"" check box is selected in the template. Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**.

Transfer From	
Account	Amount
22 DDA Acct	500.78

6. The New ACH box remains displayed.
In the Transfer To section, establish the following (refer to page 63 for a sample illustration):

Hold

Select the "Hold" check box to stop the transaction from being submitted to the Financial Institution during processing and save the transaction for future use. Remove the hold to let the transaction be submitted to the Financial Institution during processing.

Name

The name of the account at the Receiving Depository Financial Institution (RDFI).

Account Number

The account number at the Receiving Depository Financial Institution (RDFI).

Account Type

The account type at the Receiving Depository Financial Institution (RDFI).

Routing Transit Number

The Routing Transit Number of the Receiving Depository Financial Institution (RDFI).

Step 6 - continued

Amount

The amount of the transfer.

Prenote

Select the "Prenote" check box to add a zero dollar prenote transaction for the current business day. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.

Description

The name of the transfer. To define additional transfer details, click "Description" hyperlink

Add Row

The "Add Row" hyperlink is available if the "Allow additional or input of "To Account"" check box is selected in the template. Click the "Add Row" hyperlink to define an additional transfer. To delete a transfer, click **X**.

Click **"Save"**.

Transfer To						
Hold	Name	Account Number	Account Type	R/T number	Amount	Prenote
<input type="checkbox"/>	Abraham Lincoln	57534	Savings	083908077	<input type="text" value="120.24"/>	<input type="checkbox"/>
<input type="checkbox"/>	Mary Todd	123456780	Savings	111111118	<input type="text" value="230.28"/>	<input type="checkbox"/>
<input type="checkbox"/>	Robert Lincoln	57345734	Loan	083908077	<input type="text" value="150.26"/>	<input type="checkbox"/>

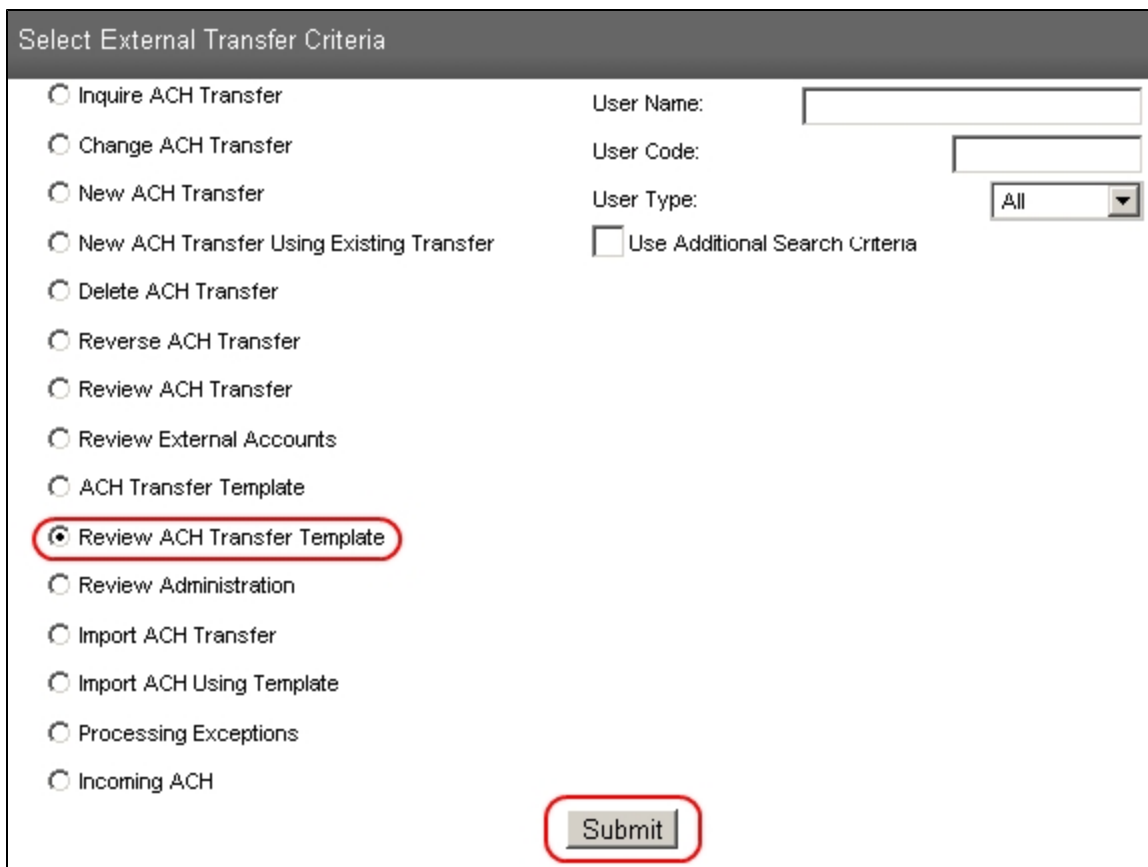
7. Close the **"External Transfers"** tab.

Review ACH Transfer Templates

Approve new or modified ACH Transfer Templates, before the template is available to use in a live environment with the "Review ACH Transfer Template" functionality.

Complete steps 1-6 to approve an ACH Transfer Template.

1. Log in to Session and Security Management.
Move the mouse pointer over the **Menu** tab, then **Account Options** and select **External Transfer**.
2. The Select External Transfer Criteria box is displayed.
Select "**Review ACH Transfer Template**" and then click "**Submit**".



Select External Transfer Criteria

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

Reverse ACH Transfer

Review ACH Transfer

Review External Accounts

ACH Transfer Template

Review ACH Transfer Template

Review Administration

Import ACH Transfer

Import ACH Using Template

Processing Exceptions

Incoming ACH

User Name:


User Code:







User Type:

Use Additional Search Criteria

- The Review ACH Transfer Templates box is displayed. Locate the appropriate ACH Transfer Template that needs to be approved. Click the template name hyperlink (e.g., Payroll Template 2) to view the template.



Note: All ACH Transfer Templates must be approved by a user other than the user who specified the changes or established the new template. If the  icon is displayed, this indicates the template is locked and must be approved by another user.

Review ACH Transfer Templates									
Status	Approve	Edit	Delete	Template Name	Company	Date Last Updated	Change By	Approval	Approved By
Approve				Payroll Template	My Financial, Inc.	Aug 13, 2010 10:44 AM	George Washington	Aug 13, 2010 11:26 AM	Franklin D. Roosevelt
Pending Approval - Change				Payroll Template 1	My Financial, Inc.	Aug 13, 2010 02:04 PM	George Washington		
Pending Approval - New	<input type="checkbox"/>			Payroll Template 2	My Financial, Inc.	Aug 13, 2010 11:13 AM	Franklin D. Roosevelt		

- The Inquire ACH box is displayed. Click the **"Print"** button to generate a Portable Document Format (PDF) report of the data presented in the ACH Inquiry box. Click the **"Export"** button to generate a Comma Separated Values (CSV) formatted report of the data presented in the ACH Inquiry box. Ensure the information is accurate and then click **"Done"**.

Inquire ACH - Payroll Template 2

Template Name: Payroll Template 2 Recurring Frequency: Bi-Monthly
 Tax Identification Number: XXX-XXX-1234 Template Type: Payroll
 Template Group: All Presidents Group Amount Range:

User Access

Ronald Reagan
 George Washington
 Thomas Jefferson

Transfer From


Account	Amount
DDA 370	\$76000.00
DDA 200020	
<input type="checkbox"/> Allow additional or input of "To Account"	


Transfer To



Hold	Employee Name	Employee ID	Account Number	Account Type	R/T number	Amount
<input type="checkbox"/>	John Adams	9876543	167104072	Checking	000006789	30500.00
Description: John Adams Payroll						
<input type="checkbox"/>	James Madison	1256456	156485456	Checking	044002679	45500.00
<input type="checkbox"/>	Allow additional or input of "To Account"					

- The Review ACH Transfer Templates box is again displayed. Select the "**Approve**" check box and then click "**Submit**".



Note: All ACH Transfer Templates must be approved by a user other than the user who specified the changes or established the new template. If the  icon is displayed, this indicates the template is locked and must be approved by another user.

To modify an ACH Transfer Templates, click . To delete an ACH Transfer Templates, click .

Status	Approve	Edit	Delete	Template Name	Company	Date Last Updated	Change By	Approval	Approved By
	Approve All								
Approve	<input type="checkbox"/>			Payroll_Template	My Financial, Inc.	Aug 13, 2010 10:44 AM	George Washington	Aug 13, 2010 11:26 AM	Franklin D. Roosevelt
Pending Approval - Change	<input type="checkbox"/>			Payroll_Template_1	My Financial, Inc.	Aug 13, 2010 02:04 PM	George Washington		
Pending Approval - New	<input checked="" type="checkbox"/>			Payroll_Template_2	My Financial, Inc.	Aug 13, 2010 11:13 AM	Franklin D. Roosevelt		

- Close the "**External Transfer**" tab.

Reverse ACH Transfer

Quickly reverse ACH transactions by either inquiring into a batch or a specific transaction or by utilizing the "Reverse ACH Transfer" function. This enables individuals to easily reverse a specific transaction, multiple transactions or an entire batch. Reversals are processed and memoposted to all affected accounts.

Complete the steps 1-8 to reverse an ACH transfer.

1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**Reverse ACH Transfer**" and then click "**Submit**".


Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer	Transfer Description: <input type="text"/>
<input type="radio"/> Change ACH Transfer	Date Range: <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/>
<input type="radio"/> New ACH Transfer	Amount Range: <input type="text"/> To <input type="text"/>
<input type="radio"/> New ACH Transfer Using Existing Transfer	Confirmation Number: <input type="text"/>
<input type="radio"/> Delete ACH Transfer	ACH Type: <input type="text" value="(None)"/>
<input checked="" type="radio"/> Reverse ACH Transfer	
<input type="radio"/> Review ACH Transfer	
<input type="radio"/> ACH Transfer Template	
<input type="radio"/> Review ACH Transfer Templates	
<input type="radio"/> Import ACH Transfer	
<input type="radio"/> Import ACH Using Template	
<input type="radio"/> Processing Exceptions	
<input type="radio"/> Incoming ACH	

- The ACH List box is displayed.
Locate the appropriate ACH transfer and click the Transfer Description hyperlink reverse the transfer.

Transfer Description	Transfer Status	Effective Date	Debit Amount	Credit Amount	Details
000 10/11 Daily	Processed	03/15/2013	\$139.53	\$139.53	Transfer Type: Prearranged Deposit Issued By: James Madison Item Count: 2 Confirmation: 1cd4e4789c
000 10/11 Daily	Processed	03/15/2013	\$21.74	\$21.74	Transfer Type: HSA Contribution Issued By: Thomas Jefferson Item Count: 4 Confirmation: b60408c9c9

- The ACH Reverse box is displayed.
In the Transfer To section, establish the following:



Note: ACH transactions can only be reversed for five business days after the transaction effective date and future date. Transaction reversals can only be performed once for each transaction.

Reverse

Select the "Reverse" check box to reverse the transfer. Click the "Select All" hyperlink to place a check mark in all of the check boxes. Click the "Select None" hyperlink to clear all of the check boxes.


Click "**Next**".

Hold	Name	Account Number	Account Type	Routing Transit	Amount	Reverse
<input type="checkbox"/>	236	57346	Checking	112233445	\$21.06	<input checked="" type="checkbox"/>
<input type="checkbox"/>	2346	8945794	Checking	112233445	\$85.21	<input checked="" type="checkbox"/>
<input type="checkbox"/>	23634	5645	Savings	023112301	\$33.26	<input checked="" type="checkbox"/>

[Select All](#)

- The Reversal box is displayed.
Verify all the information before reversing the transfers.

- The Reversal box remains displayed.
In the Credits section, establish the following to add another account in which the reversal is credited:



Note: You can split reversal amounts among multiple accounts if the account holder is an owner or signer.

Account

The account number to which the reversal will be credited.

Amount

The amount credited to the account.

Add Row

Click the "Add Row" hyperlink to add an additional account. To delete an account, click **X**.

Credits			
Batch	Account	Amount	
1	9022 - DDA ACCT	106.27	X
1	9023 - DDA ACCT	33.26	X
Add Row			
Process		Cancel	

- The Processing Status box is displayed.
Click "**Done**" once the reversal is completed.

Processing Status	
000 10/11 Daily_Reversal - Status Activity	
Confirmation Number: 4bc48d7b62	
Effective Date:	Nov 23 2011
Debit Totals:	\$139.53
Credit Totals:	\$139.53
Number Of Debits:	3
Number Of Credits:	2
Funding Account:	57346
	8945794
	5645
Done	

8. Close the "**External Transfer**" tab.

View Incoming ACH Transfers

New Incoming ACH capabilities in ACH Manager enable the viewing of incoming transfers and details of transfers. Incoming ACH provides information regarding all incoming ACH transfers for individual accounts to help improve account maintenance and financial management.

Complete steps 1-8 to view an incoming ACH transfer using the "Incoming ACH" functionality in ACH Manager.

1. Log in to Business Online.
Move the mouse pointer over the **Menu** tab and click **Account Options** and then click **External Transfer**.
2. The Select External Transfer Criteria box is displayed.
Select "**Incoming ACH**" and then click "**Submit**".

Select External Transfer Criteria

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

Reverse ACH Transfer

Review ACH Transfer

ACH Transfer Template

Review ACH Transfer Templates

Import ACH Transfer

Import ACH Using Template

Processing Exceptions

Incoming ACH

User Name:

User Code:

User Type:

Use Additional Search Criteria

Submit

- The User List box is displayed. Locate the appropriate user and click the name hyperlink (e.g., George Washington) to view the list of accounts for the user selected.

Name	User Code	User Type
Baron Davis	BDavis	Corporate
Bill Adams	BLite22	Consumer
George Washington	Washington	Corporate
Ronald Regan	Ronald	Corporate
Thomas Jefferson	Jefferson	Corporate

- The Account Selection box is displayed. Select the check box for the appropriate account (e.g., XXXXX47) and then click "Submit".



Note: For security purposes, the first six digits of the account number display as "XXXXXX".

Account Number	Account Type	Account Nickname
Select All		
<input type="checkbox"/> XXXXX42	DDA	DDA 42
<input checked="" type="checkbox"/> XXXXX47	DDA	DDA 47
<input type="checkbox"/> XXXXX43	DDA	DDA 43
<input type="checkbox"/> XXXXX000	SAV	SAV 5973000

- The Incoming ACH box is displayed. To view more information regarding the incoming ACH transfer, click the trace number hyperlink.

Trace Number	Transfer Description	Transaction Date	Amount	Company Name	Company Identification
123456780000098	Apple Delivery Payment	Jul 27, 2011	\$100.00	Adam's Apples	1122334455
123456780000097	Tree Trimming Payment	Jul 27, 2011	\$100.00	Lincoln Logs	1234567890
123456780000097	Orchard Reservation	Jul 27, 2011	\$100.00	Jefferson Jamboree	0123456789

- The ACH Trace box is displayed. Click the **View File Details** hyperlink to view detailed information regarding the incoming ACH transfer.

ACH Trace - 123456780000098

Transaction Code:	27	Company Name:	Adam's Apples
Application:	DDA	Company Identification:	1122334455
Account Number:	XXXXXX006	Receiving DFI Identification:	568909070
Amount:	\$100.00	Batch Number:	1
Transaction Date:	Jul 27, 2011	Standard Entry Class:	PPD

[View File Details](#)

Addenda Information

Description
Done

- The File Details box is displayed. Click "**Done**".

File Details

Immediate Origin:	568909070
Immediate Origin Name:	J & S Bank of Boston
Immediate Destination:	104913912
Immediate Destination Name:	Birch Bank
Reference Code:	123456
Load Date:	Jul 06, 2011
Source Identification:	10
Source Name:	Fed Source
Transfer Name:	2
File Type:	NACHA

Totals - Batch 1

Batch Number:	1
Company Name:	Adam's Apples
Company Identification:	1122334455
Debit Total:	\$1.00
Credit Total:	\$100.00

Done

- Close the "**External Transfer**" tab.

How To Establish Template Groups


Conveniently organize all templates in groups using the new Template Group functionality in ACH Manager. This provides flexibility to assign templates to a new Template Group or add templates to an existing group.

Complete steps 1-9 to establish a new template group in ACH Manager.


1. Log in to Business Online.
Move the mouse pointer over **Management Tools** and select **ACH Manager**.
2. The Select External Transfer Criteria box is displayed.
Select "**ACH Transfer Template**" and then click "**Submit**"

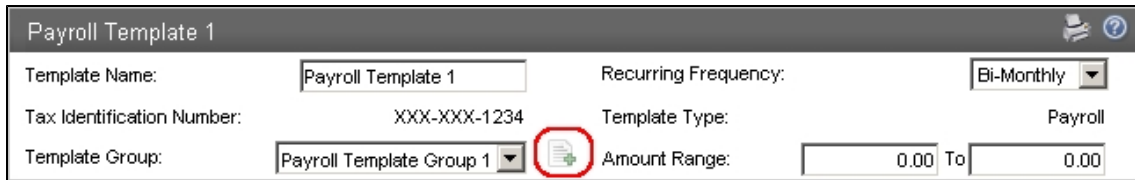
Select External Transfer Criteria

<input type="radio"/> Inquire ACH Transfer <input type="radio"/> Change ACH Transfer <input type="radio"/> New ACH Transfer <input type="radio"/> New ACH Transfer Using Existing Transfer <input type="radio"/> Delete ACH Transfer <input type="radio"/> Reverse ACH Transfer <input type="radio"/> Review ACH Transfer <input checked="" type="radio"/> ACH Transfer Template <input type="radio"/> Import ACH Transfer <input type="radio"/> Import ACH Using Template	Template Name: <input style="width: 100%;" type="text"/> ACH Type: <input style="width: 100%;" type="text" value="All"/> Template Group: <input style="width: 100%;" type="text" value="All"/>
--	--

3. The Template List box is displayed.
Click  in the "Edit Template" column to add a new template group.

Template List					
Template Group 1					
Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
HSA Template	HSA Contribution (PPD)	Approve			
Corporate Debit	Corporate Debit (CCD)	Approve			
Template Group 2					
Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
Vendor14September	Vendor Payment (CCD)	Approve			
CTX Template	Corporate Trade Exchange (CTX)	Approve			
Payroll Template 1	Payroll (PPD)	Approve			
Bi-Weekly Payroll Template	Payroll (PPD)	Approve			


- The Payroll Template box is displayed.
Locate the Template Group option and click  to add a new template group.



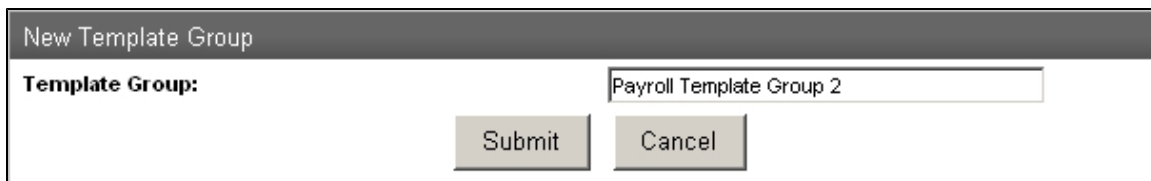
Payroll Template 1

Template Name: Recurring Frequency:

Tax Identification Number: XXX-XXX-1234 Template Type: Payroll


Template Group:  Amount Range: To

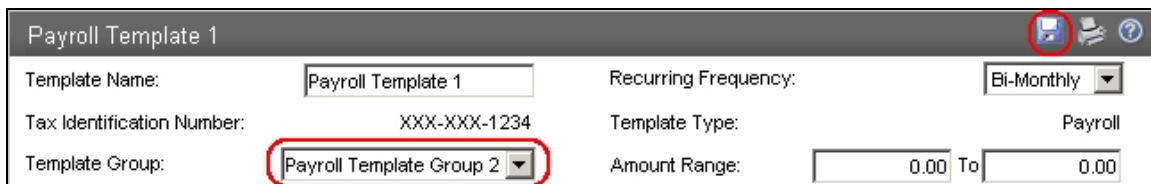
- The New Template Group box is displayed.
Enter the new template group name (e.g., Payroll Template Group 2) and click "**Submit**".



New Template Group

Template Group:

- The Payroll Template 1 box is again displayed.
Select the template group established in step 6 (e.g., Payroll Template Group 2).
Click  to save all changes.



Payroll Template 1

Template Name: Recurring Frequency:

Tax Identification Number: XXX-XXX-1234 Template Type: Payroll

Template Group: Amount Range: To

- The Template List box is again displayed.
The template (e.g., Payroll Template 2) defined for the template group (e.g., Payroll Template Group 2) in step 7 is displayed in the appropriate template group.

Template List					
Template Group 1					
Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
HSA Template	HSA Contribution (PPD)	Approve			
Corporate Debit	Corporate Debit (CCD)	Approve			
Template Group 2					
Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
Vendor14September	Vendor Payment (CCD)	Approve			
CTX Template	Corporate Trade Exchange (CTX)	Approve			
Payroll Template 1	Payroll (PPD)	Approve			
Bi-Weekly Payroll Template	Payroll (PPD)	Approve			

- Close the "**External Transfer**" tab.

Documentation Updates

Changes made to this help file are listed below:

<u>Date</u>	<u>Doc Version</u>	<u>Topic</u>	<u>Change</u>
06/24/2013	0001		ACH Manager Version 1.2 Release

*Database 19
Release Level 1.2
Documentation Level 0001*