

ACH Manager

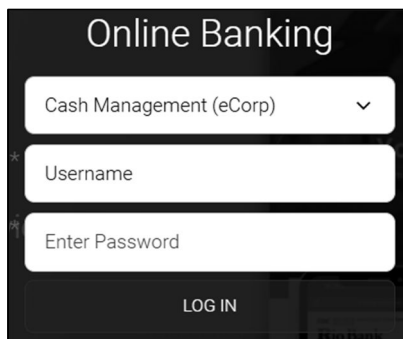
User Guide

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Launching ACH Manager

- Access our website www.rio.bank to log in to Business Online Banking
- Under the **Sign In** header, choose **Business Online Banking** from the drop down menu
- On the **Log In** page enter your **Username** and **Password**
 - ☞ **Note:** *Security token users ONLY*- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
 - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



Online Banking

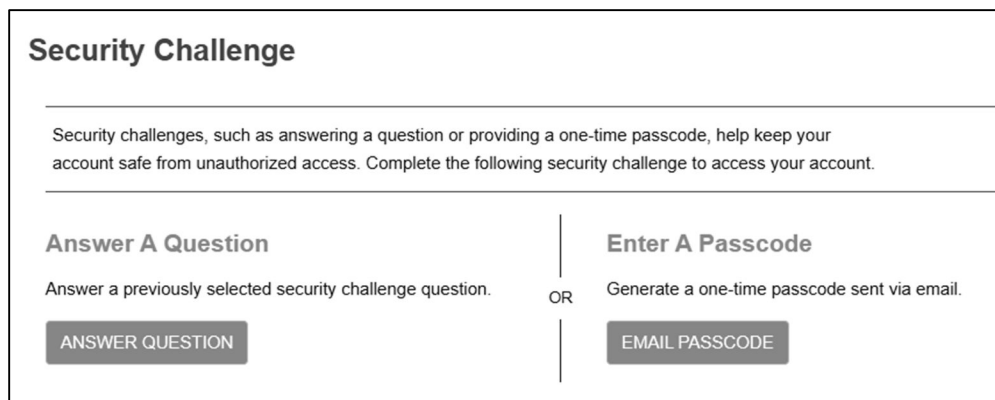
Cash Management (eCorp) ▼

Username

Enter Password

LOG IN

- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email.

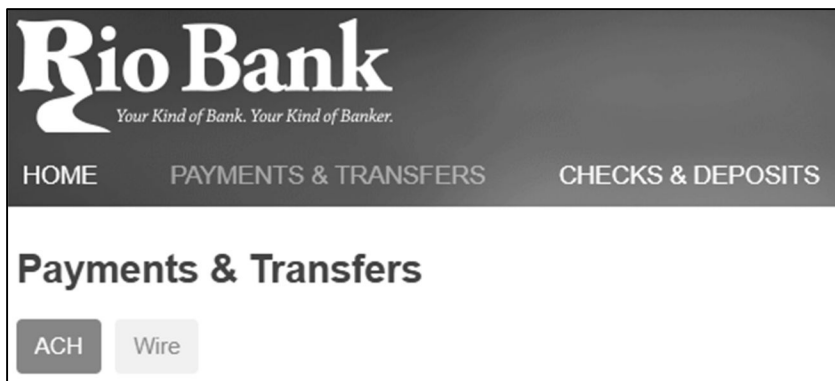


Security Challenge

Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account.

<p>Answer A Question</p> <p>Answer a previously selected security challenge question.</p> <p>ANSWER QUESTION</p>	OR	<p>Enter A Passcode</p> <p>Generate a one-time passcode sent via email.</p> <p>EMAIL PASSCODE</p>
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- Once logged in, locate ACH Manager by clicking on **Payments & Transfers** and then select **ACH**.



Rio Bank
Your Kind of Bank. Your Kind of Banker.

HOME PAYMENTS & TRANSFERS CHECKS & DEPOSITS

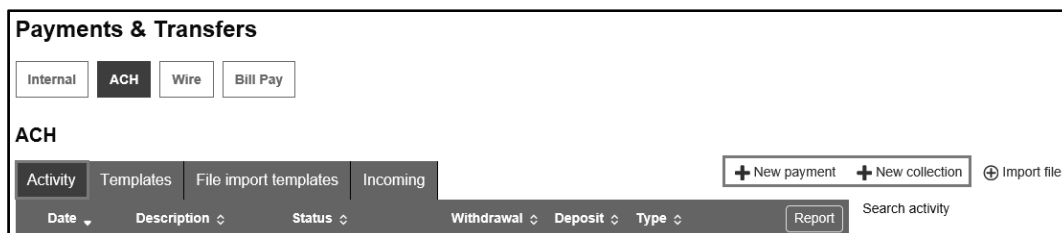
Payments & Transfers

ACH Wire

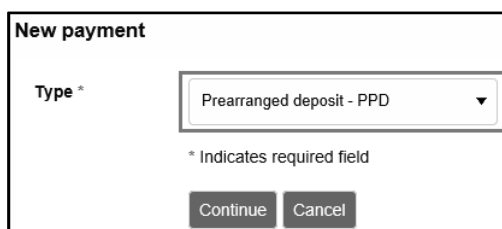
Creating a New ACH Transfer

You can use the **New payment** or **New Collection** options to build ACH transfer files for onetime use, or set-up the ACH transfer to reoccur based on the transfer frequency you select.


- From the ACH menu, on the **Activity** tab, select **New payment** or **New Collection**, depending on the type of transfer you want to submit



- Select the applicable ACH **Type** from the drop down menu and then click **Continue**



- The **New ACH** screen will appear; enter the ACH transfer instructions and when finished click **Complete ACH** (see *transfer examples and field descriptions below*)

 **Note:** To complete the ACH transfer instructions at a later time, select **Save for later** instead.

Example – New Payment:



Payroll

Description * Payroll		Tax identification number Jens Test Compan[xxxxx0000]
Effective date * 02/10/2020	<input type="checkbox"/> Repeat	

Type	Total withdrawal	Total deposit
Payment (Prearranged deposit - PPD)	\$100.00	\$100.00

Batch

Name	Company	Company description
	[xxxxxxxxx]	Payroll

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$100.00

☐ Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	Select an account	100.00

[+ Add another pay from](#)

Pay to
Show Details
Show Filter
Total batch deposit (2 items) \$100.00

Pay all
Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/>	John Smith		121102036	123456789	Checking	50.00	<input type="checkbox"/> No
	MECHANICS BANK						
<input type="checkbox"/>	Jane Doe		121000358	987654321	Checking	50.00	<input type="checkbox"/> No
	BANK OF AMERICA, N.A.						
<input type="checkbox"/>					Select a type		<input type="checkbox"/> No
<input type="checkbox"/>					Select a type		<input type="checkbox"/> No
<input type="checkbox"/>					Select a type		<input type="checkbox"/> No

+ Add another pay to

* Indicates required field

Complete ACH
Save for later
Cancel

Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name (<i>i.e. Payroll</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>).
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
Delete Row	To delete a row, click the to the right of the entry.

Example – New Collection:

Monthly Dues


Description *

Monthly Dues

Tax identification number

Jens Test Compan[xxxxx0000]

Effective date *

02/10/2020  SELECT

☐ Repeat

Type

Collection (Prearranged payment - PPD)

Total withdrawal

\$0.00

Total deposit

\$0.00

Batch

Name

Company

[xxxxxxxxx]

Company description

Monthly Du

Pay from











Show Details

Show Filter

Total batch withdrawal (2 items) \$20.00

Pay all ☐

Prenote none ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	John Smith		121102036 	123456789	Checking	10.00	<input type="checkbox"/> No 
			MECHANICS BANK				
<input type="checkbox"/> Pay	Jane Doe		121000358 	987654321	Checking	10.00	<input type="checkbox"/> No 
			BANK OF AMERICA, N.A.				
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No 
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No 
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No 

+ Add another pay from


Pay to

Show Details

Show Filter

Total batch deposit (1 item) \$20.00

Pay all ☐

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	Select an account	20.00 



+ Add another pay to

* Indicates required field

Complete ACH

Save for later

Cancel

Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name (<i>i.e. Monthly Dues</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>).
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search  icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Pay To	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want deposited to that account.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
Delete Row	To delete a row, click the  to the right of the entry.

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print Help

Payroll is pending client review.

Payroll

Reference number

aaf473a89c

Effective date

Feb 10, 2020

Total withdrawal

\$0.25

Number of withdrawals

1

Total deposit

\$0.25

Number of deposits

1

Return to ACH activity

Save as template

Creating a New ACH Transfer Using an Existing Transfer

A New ACH Transfer can be created from a previously submitted and/or saved ACH Transfer.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to initiate and then click the **Copy** button to the right of the transfer

☞ **Note:** You can use the search criteria fields on the right to filter out the results.

ACH							+ New payment + New collection + Import file Help	
Activity Templates File import templates Incoming								
Date	Description	Status	Withdrawal	Deposit	Type	Report	Search activity	
Feb 10, 2020	Payroll	Transfer Exceeds Review: Pending Approval	0.25	0.25	Payment	Copy	Date	All activity
Jan 31, 2020	Vendors Payment	Transfer Exceeds Review: Pending Approval	1.00	1.00	Collection	Copy	Type	All types
Jan 31, 2020	Vendors Payment	File not originated: Duplicate Check Failed	1.00	1.00	Collection	Copy	Amount	

- After selecting the transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer and make any other changes as needed and when finished click **Complete ACH**

ACH

Activity

Templates

File import templates

Incoming

Print Help

Vendors Payment

Undo all changes

Description *

Vendors Payment

Tax identification number

Jens Test Compan[xxxxx0000]

Effective date *

2/4/2020

SELECT

Repeat

☐

Type

Collection (Company - CCD)

Total withdrawal

\$1.00

Total deposit

\$1.00

Batch

Name

1-CCD-Vendors Pa

Company

Jens Test Compan[xxxxx0000]

Company description

Vendors Pa

Pay from

Show Details

Show Filter

Total batch withdrawal (1 item) \$1.00

Pay all

☐

Prenote none

☐

Pay/Hold

Name

Identification

Routing transit

Account number

Account type

Amount

Prenote

Pay

☐

ABC Co

121102036

Q

123456789

Checking

1.00

No

X

+

Add another pay from

Pay to

Show Details

Show Filter

Total batch deposit (1 item) \$1.00

Pay all

☐

Pay/Hold

Account

Amount

Pay

☐

A MB TEST 7889

1.00

X

+

Add another pay to

* Indicates required field

Complete ACH

Save for later

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print

Help

⚠ Payroll is pending client review.

Payroll

Reference number	aaf473a89c
Effective date	Feb 10, 2020
Total withdrawal	\$0.25
Number of withdrawals	1
Total deposit	\$0.25
Number of deposits	1

Return to ACH activity

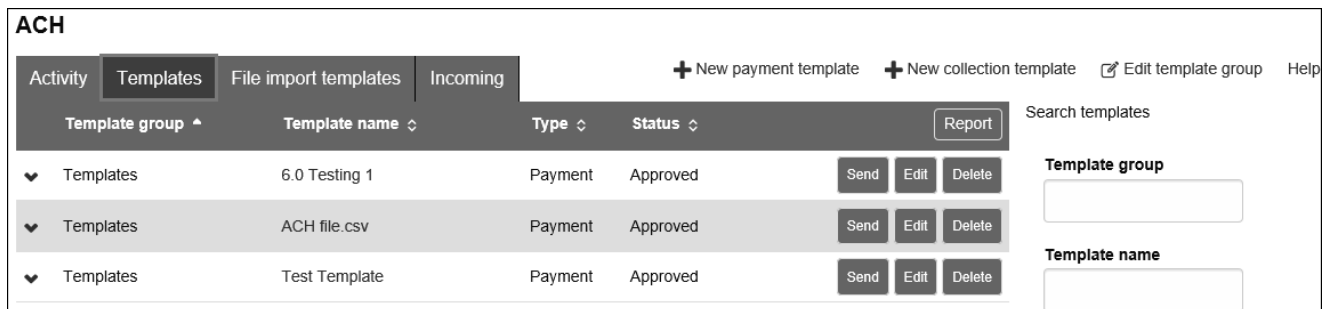
Save as template

ACH Transfer Templates

You can create ACH transfer templates to build transfer files for recurring use. The templates can be assigned to specific users for use. You can create new templates, initiate a transfer from an existing template, edit existing templates and delete templates that you no longer need.

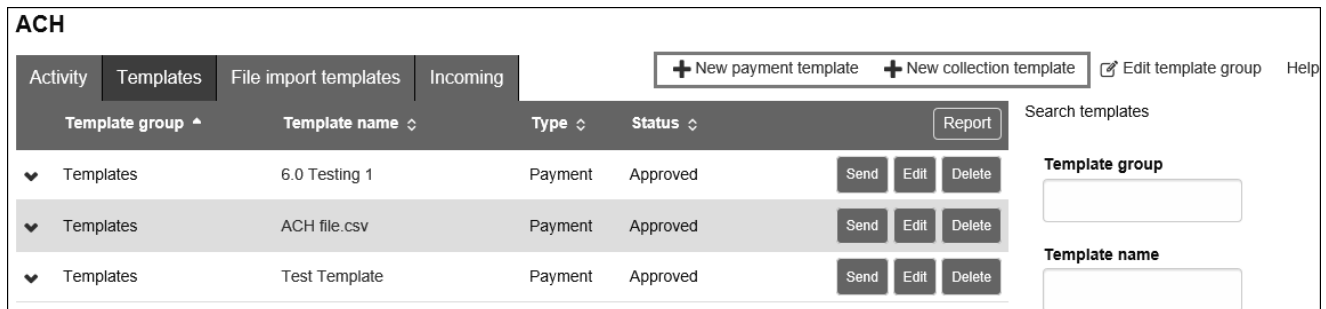
Creating a New ACH Transfer Template

- From the ACH menu, select the **Templates** tab



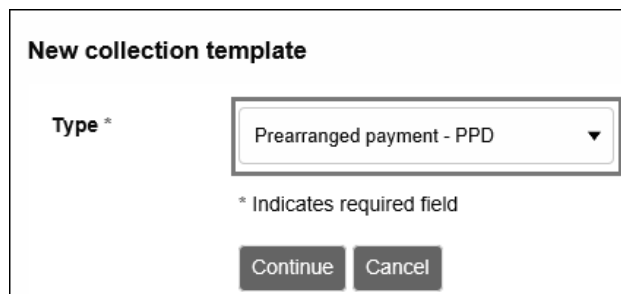
Template group ^	Template name ^	Type ^	Status ^	Report
▼ Templates	6.0 Testing 1	Payment	Approved	Send Edit Delete
▼ Templates	ACH file.csv	Payment	Approved	Send Edit Delete
▼ Templates	Test Template	Payment	Approved	Send Edit Delete

- A template list will appear; click on **New payment template** or **New collection template** depending on the type of transfer template you want to create



Template group ^	Template name ^	Type ^	Status ^	Report
▼ Templates	6.0 Testing 1	Payment	Approved	Send Edit Delete
▼ Templates	ACH file.csv	Payment	Approved	Send Edit Delete
▼ Templates	Test Template	Payment	Approved	Send Edit Delete

- Select the applicable ACH **Type** from the drop down menu and then click **Continue**




New collection template

Type * Prearranged payment - PPD ▼

* Indicates required field

Continue Cancel

- The **New template** screen will appear; enter the ACH transfer template instructions and when finished click **Save** (see *transfer template examples and field descriptions below*)

 **Note:** A user **MUST** have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.

Example – New Payment Template

ACH

Activity
Templates
File import templates
Incoming

Print
Help

Payroll

Template name *
Payroll

Tax identification number
Jens Test Compan[xxxxx0000]

Template group
Templates

+ New

Type
Payment (Prearranged deposit - PPD)
☐ Repeat

From amount

To amount

Total withdrawal
\$0.00

Total deposit
\$0.00

User access

☐ All current and future users
☒ Specific users

☐ Deselect all

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Pay from

Show Details
Show Filter

☐ Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	Select an account	0.00

+ Add another pay from

Allow additional rows
☐ No

Pay to

Show Details
Show Filter

☐ Pay all




Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *
<input type="checkbox"/> Pay	John Smith		121102036	123456789	Checking	0.00
MECHANICS BANK						
<input type="checkbox"/> Pay	Jane Doe		121000358	987654321	Checking	0.00
BANK OF AMERICA, N.A.						
<input type="checkbox"/> Pay					Select a type	
<input type="checkbox"/> Pay					Select a type	
<input type="checkbox"/> Pay					Select a type	

+ Add another pay to

Allow additional rows
☐ No

* Indicates required field

Save
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New  icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu (<i>This option may not be available to all users and on all transfer types</i>).
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search  icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the  to the right of the entry.

Example – New Collection Template:

ACH

Activity
Templates
File import templates
Incoming

Print
Help

Monthly Dues

Template name *
Monthly Dues

Tax identification number
Jens Test Compan[xxxxx0000]

Template group
Collections

+ New

Type
Collection (Prearranged payment - PPD)

☐ Repeat

From amount

To amount

Total withdrawal
\$0.00

Total deposit
\$0.00

User access

☐ All current and future users
☒ Specific users

☐ Deselect all

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Pay from
Show Details
Show Filter

☐ Pay all

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	
<input type="checkbox"/> Pay	John Smith		121102036 <input type="text"/>	123456789	Checking	0.00	x
			MECHANICS BANK				
<input type="checkbox"/> Pay	Jane Doe		121000358 <input type="text"/>	987654321	Checking	0.00	x
			BANK OF AMERICA, N.A.				
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		x
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		x
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		x

+ Add another pay from

Allow additional rows
☐ No

Pay to
Show Details
Show Filter

☐ Pay all




Pay/Hold	Account *	Amount *	
<input type="checkbox"/> Pay	Select an account	0.00	x

+ Add another pay to

Allow additional rows
☐ No

* Indicates required field

Save
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New  icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu (<i>This option may not be available to all users and on all transfer types</i>).
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search  icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay to	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want credited to that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the  to the right of the entry.

Initiating an ACH Transfer from an Existing Template

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to initiate a transfer from and then click the **Send** button to the right of the template



Note: You can use the search criteria fields on the right to filter out the results.

ACH

Activity


Templates

File import templates

Incoming

+ New payment template

+ New collection template

 Edit template group

Help

Template group ^	Template name ^	Type ^	Status ^	
▼ Templates	6.0 Testing 1	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Templates	ACH file.csv	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Templates	Test Template	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>


Report

Search templates

Template group

Template name

- After selecting the template from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer, enter the item **Amounts** as applicable and make any other changes as needed and when finished click **Complete ACH**

 **Note:** To place an item on hold, click the **Hold** box to the left of the entry. When an item is placed on hold, it will NOT be included in the transfer.

ACH

Activity

Templates

File import templates

Incoming

Print Help

Payroll Transfer Undo all changes


Description

Payroll Transfer

Tax identification number

Jens Test Compan[xxxxx0000]

Effective date *

02/10/2020  SELECT

Amount range

☐ Repeat

Type

Payment (Prearranged deposit - PPD)

Total withdrawal

\$1.00

Total deposit

\$1.00

Batch

Name

Company

[xxxxxxxxx]

Company description

Payroll

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

Pay all: ☐

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	A MB TEST 7889	1.00

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

Pay all: ☐ Prenote none ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	John Smith		121102036	123456789	Checking	1.00	<input type="checkbox"/> No
<input type="checkbox"/> Hold	Jane Doe		121000358	987654321	Checking	0.00	<input type="checkbox"/> No

* Indicates required field

Complete ACH

Save for later

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH templates** to return to the ACH menu

ACH

Activity

Templates

File import templates

Incoming

Print Help

ACH file.csv is pending client review.

ACH file.csv


Reference number	aa348278b4
Effective date	Feb 27, 2020
Total withdrawal	\$0.10
Number of withdrawals	1
Total deposit	\$0.10
Number of deposits	2

Return to ACH templates

Editing a Template

Specific detail of existing templates can be edited and saved for future use.

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to edit and then click the **Edit** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity

Templates

File import templates

Incoming

+ New payment template

+ New collection template

Edit template group

Help

Template group ^	Template name ^	Type ^	Status ^	
▼ Templates	6.0 Testing 1	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Templates	ACH file.csv	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Templates	Test Template	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>

Report

Search templates

Template group

Template name

- After selecting the template from the list, the template will open in an editing screen; make any changes to the template as needed and when finished click **Save**

ACH

Activity

Templates

File import templates

Incoming

Print

Help

Payroll Transfer

Undo all changes

Template name *

Tax identification number

Template group

+ New

Type

Payment (Prearranged deposit - PPD)

Repeat

☐

From amount

To amount

Total withdrawal

\$0.00

Total deposit

\$0.00

User access

☐ All current and future users
 ☒ Specific users

Deselect all

☐ Minnie
 ☐ Candie
 ☒ Jen

☒ Jennifer
 ☐ Mickey
 ☐ Monica

Pay from

Show Details

Show Filter

Pay all

Pay/Hold ^

Account ^

Amount ^

Pay

A MB TEST 7889

0.00

X

+ Add another pay from

Allow additional rows

No

Pay to
Show Details
Show Filter

Pay all
☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *
<input type="checkbox"/> Pay	John Smith		121102036	123456789	Checking	0.00
<input type="checkbox"/> Pay	Jane Doe		121000358	987654321	Checking	0.00

+ Add another pay to

Allow additional rows
☐ No

* Indicates required field

Save
Cancel

Deleting a Template

You can delete an existing template if it's no longer needed.

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to delete and then click the **Delete** button to the right of the template

Note: You can use the search criteria fields on the right to filter out the results.

ACH

Activity
Templates
File import templates
Incoming

+ New payment template
+ New collection template
Edit template group
Help

Template group	Template name	Type	Status	
Templates	6.0 Testing 1	Payment	Approved	Send Edit Delete
Templates	ACH file.csv	Payment	Approved	Send Edit Delete
Templates	Test Template	Payment	Approved	Send Edit Delete

Search templates

Template group

Template name

- After selecting the template from the list, the template will display; click **Delete template**

ACH

Activity
Templates
File import templates
Incoming

Print
Help

6.0 Testing 1

Template name 6.0 Testing 1	Tax identification number Jens Test Compan[xxxxx0000]	Template group Templates
<input type="checkbox"/> Repeat	Type Payment (Company - CCD)	Amount range
Total withdrawal \$0.25	Total deposit \$0.25	

User access ☐ All current and future users ☒ Specific users

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Pay from [Show Details](#) [Show Filter](#)

Pay/Hold ▾	Account ▾	Amount ▾
Pay	A MB TEST 7889	0.25

Allow additional rows
No

Pay to [Show Details](#) [Show Filter](#)

Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾	Account number ▾	Account type ▾	Amount ▾
Pay	Mech Bank		121102036		Checking	0.25

Allow additional rows
No

[Delete template](#) [Return to ACH templates](#)

ACH File Import Templates

ACH File Import Templates allow you to manage templates for your file imports and assign user access, allowing for greater controls of your file imports. You can create new templates, create a transfer from an existing template, edit existing templates and delete templates that you no longer need.

Creating a New ACH File Import Template

- From the ACH menu, select the **File import templates** tab and then click **New file import template**

ACH

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

⊕ Import file [+ New file import template](#) [Edit template group](#) Help

Template group ▴	Template name ▾	File type ▾	Type ▾	Status ▾	
▼ Collections	Payroll3	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Bills	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll NACHA File Import	NACHA	Payment	Approved	Send Edit Delete

Report

Search templates

Template group

Template name

- Select the file **Import type** (*NACHA or Non NACHA*) and then click **Continue**

ACH

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


[Print](#) Help

New file import template

Import type ☒ NACHA ☐ Non-NACHA

[Continue](#) [Cancel](#)

For NACHA Files:

- The **New file import template** screen will appear; complete the below fields and then click **Save**
-  **Note:** A user **MUST** have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.

ACH

Activity
Templates
File import templates
Incoming

Print
Help

New file import template

Template name *

Tax identification number

Jens Test Compan[xxxxx0000]

Template group

Templates

+ New

Type

Prearranged deposit - PPD

From amount

To amount


User access

☐ All current and future users
☒ Specific users

Deselect all

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Save
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New  icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Type	Based on the type of ACH items you are sending, select the ACH type from the drop down menu.
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

For Non NACHA Files:

- The **New file import template** screen will appear; click **Browse** and select the file you want to import
- Based on the type of ACH items you are sending, select the ACH **Type** from the drop down menu and then click **Continue**

ACH

Activity
Templates
File import templates
Incoming

Print
Help

New file import template

Import type

☐ NACHA
☒ Non-NACHA


File location

U:\Treasury Management\ACH\ACH Files\ACH file 2.csv
Browse...

Type

Prearranged deposit - PPD

Continue
Cancel

- The mapping screen will appear; complete the below fields and then click **Continue**
-  **Note:** A user MUST have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.
- Fields that are required to be in or added to the file are the **Amount, Name, R/T Number, Account Number** and **Transaction Code**. See the list below for commonly used Transaction Codes.

ACH

Activity
Templates
File import templates
Incoming
Print
Help

Import file

New file import template

Template name *
Payroll File

Tax identification number
Jens Test Compan[xxxxx0000]

Template group
Templates

+ New

Type
Payment (Prearranged deposit - PPD)

Insert decimals into amounts
☐ Yes
☒ No

File format
☒ Delimited
☐ Fixed width

Number of rows to exclude

☐ Tab
☐ Semicolon
☒ Comma
☐ Space
☐ Other

Text qualifier
None

Header
1

Footer
0

File preview
(Showing rows from beginning and end of file)
Emp Name,Account #,Routing #,Amount,Type
Mechanics Bank,,121102036,1,22
Mechanics Bank,,121102036,2.5,32

Column 1
Name *

Column 2
Account number *

Column 3
Routing transit *

Column 4
Amount *

Column 5
Transaction code

Mapping preview

Name	Account number	Routing transit	Amount	Transaction code
Mechanics Bank		121102036	1	22
Mechanics Bank		121102036	2.5	32

Apply additional values

Type
(None)

Value

+ Add value


Offset account options
☐ Offset account defined in file
☒ Select offset account
A MB TEST 7889

Effective date options
☐ Date in file
☒ Prompt for date
☐ Default current business date

User access

☐ All current and future users
 ☒ Specific users

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH File Name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New  icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Insert Decimal into Amounts	Select Yes or No from the drop down menu as applicable.
File Format	Select Delimited or Fixed Width. For Delimited also select which method the fields in the file are separated by (<i>i.e. comma</i>).
Number of Rows to Exclude	Enter the number of header and footer rows in the file that should be excluded.
File Preview	Define each column in the file by selecting the appropriate field value for each column (<i>i.e. Account Number</i>) or choose Exclude Column if the field should be excluded.
Apply Additional Values	Additional field values can be applied to the file by selecting any one of the applicable options from the drop down menu. The values selected here will be applied to the entire file.
Offset Account Options	If the offset account is defined in the file select the Offset Account Defined in File option. If it's not contained in the file, select the Add Offset Account to File option and select your offset account from the drop menu.
Effective Date Option	If the effective date is already contained in the file, select Date In File, or if it's not in the file select the option to Prompt For Date or Default Current Business Date.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

- A summary of the file field values that you selected will be displayed; if the option to **Prompt for Date** was chosen from the previous page, you will need to select the **Effective Date** from the calendar and then click **Continue**

ACH

Activity

Templates

File import templates

Incoming

Print Help

New file import template

Import File - Payroll File

Template	Payroll File
Type	Payment (Prearranged deposit - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Transaction code	Data Contained In File
Offset Account	A MB TEST 7889
Effective Date	<div> <div>SELECT</div> </div> <div>Effective date must be entered as mm/dd/yyyy.</div>

Back

Continue

Cancel

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the import template for later use*), select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file - ACH file 2.csv

File summary

File withdrawal total	\$3.50
Number of withdrawals	1
File deposit total	\$3.50
Number of deposits	2
Reference number	b6e4364a8b

Batch summary (1)

Show ▼

Back

Complete ACH

Review ACH

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (*or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details*)
- Enter the code in the **One-time password** box on your computer screen

- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print Help

 ACH file 2.csv is pending client review.

ACH file 2.csv


Reference number	1504215843
Effective date	Feb 20, 2020
Total withdrawal	\$3.50
Number of withdrawals	1
Total deposit	\$3.50
Number of deposits	2

Return to File import templates

Save as template

Initiating a New ACH Transfer from an Existing ACH File Import Template

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to initiate a transfer from and click the **Send** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity

Templates

File import templates

Incoming

Import file

New file import template

Edit template group

Help

Template group	Template name	File type	Type	Status	Report
▼ Collections	Payroll3	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Bills	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll File 1	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll File 2	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll NACHA File Import	NACHA	Payment	Approved	Send Edit Delete

Search templates

Template group

Template name

Type

For NACHA Files:

- The **Import file** screen will appear; click **Browse** and select the file you want to import and click **Continue**

ACH

Activity

Templates

File import templates

Incoming

Print

Help

Import file

File location

U:\Treasury Management\ACH\ACH Files\SampleACHfile5.txt

Browse...

Template

Payroll1

Tax identification number

Jens Test Compan[xxxxx0000]


Type

Payment (Prearranged deposit - PPD)

Continue

Cancel

- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing

 **Note:** If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.

ACH

Activity

Templates

File import templates

Incoming

Print Help



Import file - SampleACHfile5.txt

File summary

File withdrawal total	\$6.00
Number of withdrawals	1
File deposit total	\$6.00
Number of deposits	3
Reference number	dc74e29858

Batch summary (1)

Hide

Batch identification	6000401
Effective date	02/24/2020  SELECT  Revert
Total withdrawal	\$6.00
Number of withdrawals	1
Total deposit	\$6.00
Number of deposits	3

Back

Complete ACH

Review ACH

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print Help

ACH file 2.csv is pending client review.

ACH file 2.csv

Reference number	1504215843
Effective date	Feb 20, 2020
Total withdrawal	\$3.50
Number of withdrawals	1
Total deposit	\$3.50
Number of deposits	2

Return to File import templates

Save as template

For Non NACHA Files:

- The **Import file** screen will appear; click **Browse** and select the file you want to import and click **Continue**

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file

File location	U:\Treasury Management\ACH\ACH Files\ACH file 2.csv	Browse...
Template	Payroll File 2	
Tax identification number	Jens Test Compan[xxxxx0000]	
Type	Payment (Prearranged deposit - PPD)	
	Continue	Cancel

- A screen will display a summary of the file field values; if prompted select the **Effective Date** from the calendar and then click **Continue**

ACH

Activity

Templates


File import templates

Incoming

Print Help

Import file - ACH file 2.csv

Payroll File 2

Template	Payroll File 2
Type	Payment (Prearranged deposit - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Transaction code	Data Contained In File
Offset Account	A MB TEST 7889
Effective Date	02/25/2020  SELECT

Back

Continue

Cancel

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the import template for later use*), select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file - ACH file 2.csv

File summary

File withdrawal total	\$3.50
Number of withdrawals	1
File deposit total	\$3.50
Number of deposits	2
Reference number	b6e4364a8b

Batch summary (1)

Show ▼

Back

Complete ACH

Review ACH

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (*or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details*)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *



SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 -  **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 -  **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.

- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print Help

ACH file 2.csv is pending client review.

ACH file 2.csv

Reference number	1504215843
Effective date	Feb 20, 2020
Total withdrawal	\$3.50
Number of withdrawals	1
Total deposit	\$3.50
Number of deposits	2

Return to File import templates
Save as template

Editing an ACH File Import Template

Specific detail of existing templates can be edited and saved for future use.

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to edit and click the **Edit** button to the right of the template



Note: You can use the search criteria fields on the right to filter out the results.

ACH

Activity

Templates

File import templates

Incoming

Import file
New file import template
Edit template group
Help

Template group	Template name	File type	Type	Status	
▼ Collections	Payroll3	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Bills	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll File 1	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll File 2	Non NACHA	Payment	Not applicable	Send Edit Delete
▼ Templates	Payroll NACHA File Import	NACHA	Payment	Approved	Send Edit Delete

Report

Search templates

Template group

Template name

Type

All types

For NACHA Files:

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**

ACH

Activity
Templates
File import templates
Incoming

Print Help

Payroll NACHA File Import

Undo all changes

Template name *
Payroll NACHA File Import

Tax identification number
Jens Test Compan[xxxxx0000]

Template group
Templates
+ New

Type
Prearranged deposit - PPD

From amount

To amount

User access
☐ All current and future users
☒ Specific users

☐ Deselect all

☐ Minnie
☐ Candie
☒ Jen

☒ Jennifer
☐ Mickey
☐ Monica

Save
Cancel

For Non NACHA Files:

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**



Note: You are not able to edit the **ACH Transfer Type** or **Field Details** fields. You would need to create a new import template if changes are needed to those fields.

ACH

Activity
Templates
File import templates
Incoming

Print Help

Payroll File 1

Undo all changes

Template name *
Payroll File 1

Tax identification number
Jens Test Compan[xxxxx0000]

Template group
Templates
+ New

Type
Payment (Prearranged deposit - PPD)

Insert decimals into amounts
☐ Yes
☒ No

File format
☒ Delimited

Number of rows to exclude

☐ Tab
☐ Semicolon
☒ Comma
☐ Space
☐ Other

Header
1

Footer
0

Text qualifier
None

User access

☐ All current and future users
 ☒ Specific users

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Field details

Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Transaction code	Data Contained In File
Offset Account	A MB TEST 7889
Effective Date	Prompt For Date

Offset account options

☐ Offset account defined in file
 ☒ Select offset account

A MB TEST 7889

Effective date options

☐ Date in file
 ☒ Prompt for date
 ☐ Default current business date

Deleting an ACH File Import Template

You can delete an existing template if it is no longer needed.

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to delete and click the **Delete** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH									
Activity	Templates	File import templates	Incoming	<input type="button" value="Import file"/> <input type="button" value="New file import template"/> <input type="button" value="Edit template group"/> <input type="button" value="Help"/>					
Template group	Template name	File type	Type	Status	<input type="button" value="Report"/>			Search templates	
▼ Collections	Payroll3	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	Template group	<input type="text"/>
▼ Templates	Bills	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	Template name	<input type="text"/>
▼ Templates	Payroll File 1	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	Type	All types
▼ Templates	Payroll File 2	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>		
▼ Templates	Payroll NACHA File Import	NACHA	Payment	Approved	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>		

- After selecting the template from the list, the template will display; click **Delete template**

ACH

Activity
Templates
File import templates
Incoming
Print
Help

Payroll NACHA File Import

Template name Payroll NACHA File Import	Tax identification number Jens Test Compan[xxxxx0000]	Template group Templates
Type Payment (Prearranged deposit - PPD)	Amount range	

User access
☐ All current and future users
☒ Specific users

<input type="checkbox"/> Minnie	<input type="checkbox"/> Candie	<input checked="" type="checkbox"/> Jen
<input checked="" type="checkbox"/> Jennifer	<input type="checkbox"/> Mickey	<input type="checkbox"/> Monica

Delete template
Return to File import templates

Importing an ACH File

Many accounting programs will let you export payroll or other payables in a NACHA formatted file. Those files can then be imported into the ACH Origination system. If you are unable to create a NACHA formatted file, you also have the option to import a Non NACHA file (*i.e. csv formatted file*).

- From the ACH menu, on the **Activity** tab, select **Import File**

ACH
Activity
Templates
File import templates
Incoming
+ New payment
+ New collection
Import file
Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 10, 2020	Payroll	Transfer Exceeds Review: Pending Approval	0.25	0.25	Payment	Copy
Jan 31, 2020	Vendors Payment	Transfer Exceeds Review: Pending Approval	1.00	1.00	Collection	Copy
Jan 31, 2020	Vendors Payment	File not originated: Duplicate Check Failed	1.00	1.00	Collection	Copy

Search activity
Date: All activity
Type: All types
Amount:

For NACHA Files:

- The **Import file** screen will appear; select **NACHA** as the **Import type** and click **Browse** to select the file you want to import
- If applicable, select an import template from the **Template** drop down menu; otherwise leave at **Import without using Template**
 - Note:** This option will only appear if import templates have already been created.
- If applicable, select the **Tax Identification Number** from the drop down menu (*for multi-entity clients only*)
- Select the transfer **Type** from the drop down menu and then click **Continue**

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file

Import type

☒ NACHA
 ☐ Non-NACHA

File location

U:\Treasury Management\ACH\ACH Files\SampleACHfile5.txt

Browse...

Template

Import without using template

Tax identification number

Jens Test Compan[xxxxx0000]

Type

Prearranged deposit - PPD

Continue

Cancel

- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing



Note: If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file - SampleACHfile5.txt

File summary

File withdrawal total	\$6.00
Number of withdrawals	1
File deposit total	\$6.00
Number of deposits	3
Reference number	dc74e29858

Batch summary (1)

Hide

Batch identification	6000401	
Effective date	02/24/2020	<div> <div>SELECT</div> <div>Revert</div> </div>
Total withdrawal	\$6.00	
Number of withdrawals	1	
Total deposit	\$6.00	
Number of deposits	3	

Back

Complete ACH

Review ACH

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print

Help

⚠ ACH file 2.csv is pending client review.


ACH file 2.csv

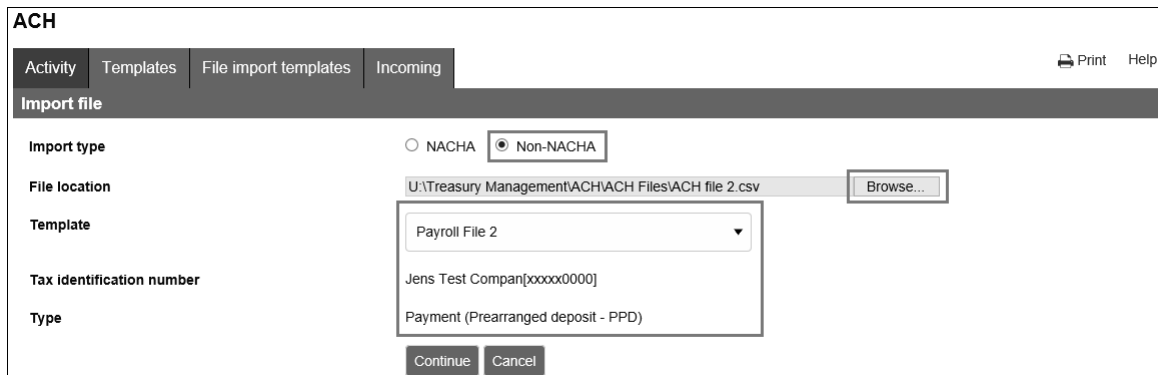
Reference number	1504215843
Effective date	Feb 20, 2020
Total withdrawal	\$3.50
Number of withdrawals	1
Total deposit	\$3.50
Number of deposits	2

Return to File import templates

Save as template

For Non NACHA Files:

- The **Import file** screen will appear; select **Non-NACHA** as the **Import type** and click **Browse** to select the file you want to import
- Select the applicable import template from the **Template** drop down menu; or if one needs to be created select **Create new template** (see the *Creating a New ACH File Import Template* section for details)
-  **Note:** This option will only appear if import templates have already been created.
- If an import template was selected, the **Tax Identification Number** from the template will display
- If an import template was selected, the transfer **Type** from the template will display; if **Create new template** was selected, you must then select the applicable transfer **Type** from the drop down menu and then click **Continue**

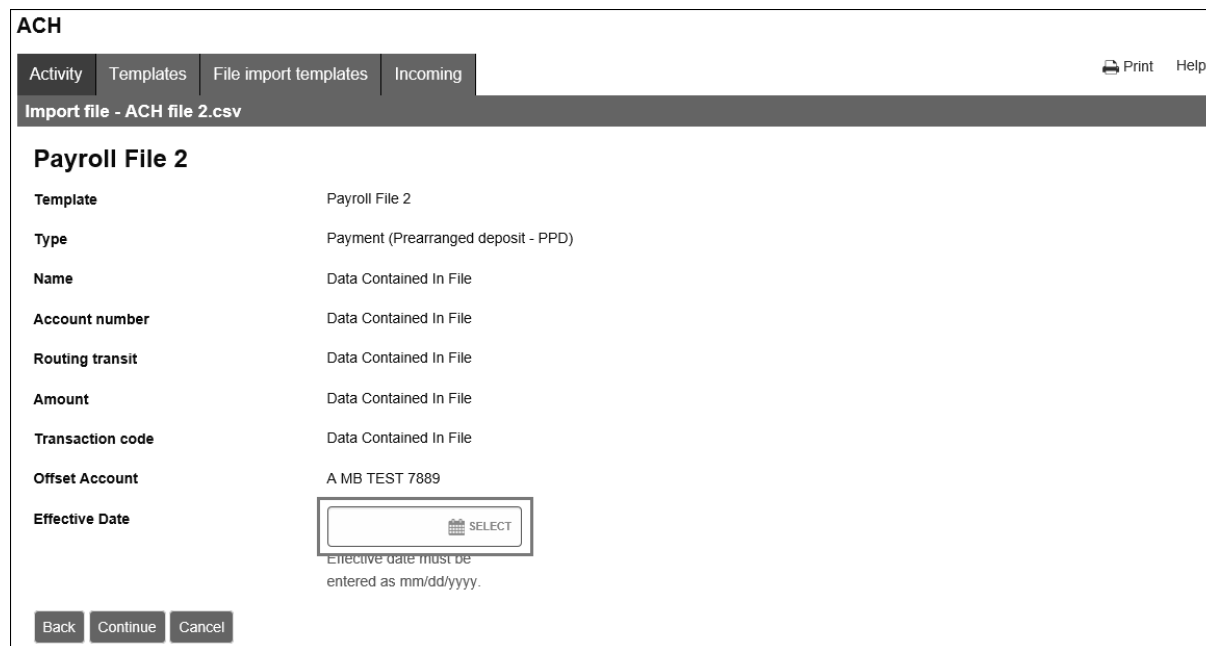


The screenshot shows the 'ACH' application window with tabs for 'Activity', 'Templates', 'File import templates', and 'Incoming'. The 'Import file' section is active. It features a form with the following fields:

- Import type:** Radio buttons for 'NACHA' and 'Non-NACHA' (selected).
- File location:** A text box containing 'U:\Treasury Management\ACH\ACH Files\ACH file 2.csv' and a 'Browse...' button.
- Template:** A dropdown menu showing 'Payroll File 2'.
- Tax identification number:** A text box containing 'Jens Test Compan[xxxxx0000]'.
- Type:** A dropdown menu showing 'Payment (Prearranged deposit - PPD)'.

At the bottom of the form are 'Continue' and 'Cancel' buttons.

- A summary of the file field values will be displayed; if prompted, you will need to select the **Effective Date** from the calendar and then click **Continue**



The screenshot shows the 'ACH' application window with the 'Import file - ACH file 2.csv' section active. It displays a summary of the file fields for 'Payroll File 2'.

Field	Value
Template	Payroll File 2
Type	Payment (Prearranged deposit - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Transaction code	Data Contained In File
Offset Account	A MB TEST 7889
Effective Date	[Calendar icon] SELECT

Below the table, a message states: 'Effective date must be entered as mm/dd/yyyy.'

At the bottom are 'Back', 'Continue', and 'Cancel' buttons.

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the transfer for later use*), select **Complete ACH** to submit the file for processing or **Cancel** to cancel the process

ACH

Activity

Templates

File import templates

Incoming

Print Help

Import file - ACH file 2.csv

File summary

File withdrawal total	\$3.50
Number of withdrawals	1
File deposit total	\$3.50
Number of deposits	2
Reference number	9db4063bb4

Batch summary (1) Show ▼

Back

Complete ACH

Review ACH

Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (*or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details*)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print Help

ACH file 2.csv is pending client review.

ACH file 2.csv

Reference number

9db4063bb4

Effective date

Mar 04, 2020

Total withdrawal

\$3.50

Number of withdrawals

1

Total deposit

\$3.50

Number of deposits

2

Return to ACH activity

Save as template

ACH Transfer Inquiry

You can easily view the status, print or export the details of your ACH transactions.

- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity

Templates

File import templates

Incoming

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Mar 05, 2020	SampleACHfile5.txt	Transfer Exceeds Review: Pending Approval	6.00	6.00	Payment	Copy
Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment	Copy
Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment	Copy Edit Delete

Search activity

Date

All activity

Type

All types

Amount

Example: 40 or 10.00-50.00

- From the activity list; you can quickly view the transfer **Status** and other transfer details, or you can click on the transfer **Description** to view the details of a specific transfer

 **Note:** See below for **Transfer Status** descriptions.

ACH

Activity

Templates

File import templates

Incoming

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Mar 05, 2020	SampleACHfile5.txt	Transfer Exceeds Review: Pending Approval	6.00	6.00	Payment	Copy
Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment	Copy
Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment	Copy Edit Delete

Search activity

Date

All activity

Type

All types

Amount

Example: 40 or 10.00-50.00

Transfer Status	Description
Saved	The transfer has been created but not submitted for processing.
Pending Origination	The transfer has been submitted for processing and is pending the Bank to export and originate the file.
Processed	The transfer has been successfully validated and has been processed/originated by the Bank.
Transfer Exceeds Review: Pending Approval	The transfer is pending approval and needs to be approved before it can be processed by the Bank.
Account Balance Verification Completed with Errors	There were insufficient funds in the funding account and the transfer was not originated.

Exports and Reporting

The Export and Report functions provide the ability to download ACH transfer activity in either a .pdf or .csv file format.

- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity

Templates

File import templates

Incoming

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	
Mar 05, 2020	SampleACHfile5.txt	Transfer Exceeds Review: Pending Approval	6.00	6.00	Payment	Copy
Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment	Copy
Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy
Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment	Copy Edit Delete

Report

Search activity

Date

All activity

Type

All types

Amount

Example: 40 or 10.00-50.00

- Click on the **Report** button

ACH

Activity

Templates

File import templates

Incoming

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	
Mar 05, 2020	SampleACHfile5.txt	Disapproved	6.00	6.00	Payment	Copy

Report

Search activity

Date

All activity

- An **Activity report** window will open; to include only certain transfers from your inquiry, you can click the **Select** button to choose the transfers, otherwise it will include all of the transfers from your inquiry in the report or export file

Activity report

Summary

18 ACH files 18 batches

Select

Type *

☐ File information

Format

Activity report selection

	Date	Description	Status	Withdrawal	Deposit	Type
<input type="checkbox"/>	Mar 05, 2020	SampleACHfile5.txt	Disapproved	6.00	6.00	Payment
<input type="checkbox"/>	Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment
<input type="checkbox"/>	Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment
<input type="checkbox"/>	Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment
<input type="checkbox"/>	Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment
<input type="checkbox"/>	Feb 20, 2020	ACH file 2.csv	Disapproved	3.50	3.50	Payment
<input type="checkbox"/>	Feb 10, 2020	ACH file 2.csv	Disapproved	3.50	3.50	Payment
<input type="checkbox"/>	Feb 10, 2020	Payroll	Disapproved	0.25	0.25	Payment
<input type="checkbox"/>	Feb 04, 2020	SampleACHfile5.txt	Disapproved	20.00	20.00	Payment
<input type="checkbox"/>	Jan 31, 2020	Vendors Payment	Disapproved	1.00	1.00	Collection

Save & return to report Cancel

- Once the transactions are selected you can select a report **Type** and report **Format** from the drop down menu (.pdf or .csv); then click **Download report**

Activity report

Summary

18 ACH files 18 batches

Select

Type *

☐ File information
☒ Batch information
☐ Transactions

Format

PDF (.pdf)

Download report

Cancel

Changing a Saved ACH Transfer


Specific details of pending transfers that have a Saved status may be changed.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the **Saved** transfer you want to edit and then click the **Edit** button to the right of the transfer

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH							+ New payment + New collection + Import file Help	
Activity		Templates	File import templates	Incoming				
Date	Description	Status	Withdrawal	Deposit	Type	Report	Search activity	
Mar 05, 2020	SampleACHfile5.txt	Disapproved	6.00	6.00	Payment	Copy	Date	All activity
Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy	Type	All types
Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment	Copy	Amount	Example: 40 or 10.00-50.00
Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy	Tax identification number	
Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment	Copy Edit Delete		

- After selecting the saved transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the transfer and make any other changes as needed and when finished click **Complete ACH**

 **Note:** After making your changes, if you are not ready to submit the transfer for processing, you can click **Save for later** instead.

ACH

Activity

Templates

File import templates

Incoming

Print

Help

SampleACHfile5.txt

Undo all changes

Description

Tax identification number

SampleACHfile5.txt

Jens Test Compan[xxxxx0000]

Effective date *

Amount range

2/24/2020

SELECT

Repeat

Status

Type

Total withdrawal

Total deposit

Saved

Payment (Prearranged deposit - PPD)

\$6.00

\$6.00

Batch

Name

Company

Company description

6000401-PPD-PAYROLL

ABC COMPANY[xxxxx6789]

PAYROLL

Pay from

Show Details

Show Filter

Total batch withdrawal (1 item)

\$6.00

Pay all

Pay/Hold

Account *

Amount *

Pay

MB TEST 0336

6.00

+ Add another pay from

Pay to

Show Details

Show Filter

Total batch deposit (3 items)

\$6.00

Pay all

Prenote none

Pay/Hold

Name *

Identification

Routing transit *

Account number *

Account type *

Amount *

Prenote

Pay

JANE SMITH

EMPLOYEE 123

121102036

Checking

0.50

No

Pay

SARAH CARTER

EMPLOYEE 567

121102036

Checking

5.00

No

Pay

SAM WALKER

EMPLOYEE 321

121102036

Savings

0.50

No

+ Add another pay to

* Indicates required field

Complete ACH

Save for later

Cancel

- If you selected **Complete ACH**, you will be prompted with a **Security Challenge**

- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions

Device nickname

iPhone



RT number

Amount

Account

Digital signature *

SHOW

* Indicates required field

Complete challenge

Cancel

Can't scan the image?

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity

Templates

File import templates

Incoming

Print

Help

⚠ Payroll is pending client review.

Payroll

Reference number	aaf473a89c
Effective date	Feb 10, 2020
Total withdrawal	\$0.25
Number of withdrawals	1
Total deposit	\$0.25
Number of deposits	1


Return to ACH activity

Save as template

Deleting an ACH Transfer

Pending transfers that have a **Saved** or **Pending Origination** status may be deleted.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to delete and then click the **Delete** button to the right of the transfer

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH									
Activity		Templates	File import templates	Incoming	+ New payment		+ New collection	+ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report			
Mar 05, 2020	SampleACHfile5.txt	Disapproved	6.00	6.00	Payment	Copy			
Mar 04, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy			
Feb 27, 2020	ACH file.csv	Disapproved	0.10	0.10	Payment	Copy			
Feb 25, 2020	ACH file 2.csv	Transfer Exceeds Review: Pending Approval	3.50	3.50	Payment	Copy			
Feb 24, 2020	SampleACHfile5.txt	Saved	6.00	6.00	Payment	Copy	Edit	Delete	

Search activity

Date
All activity

Type
All types

Amount
Example: 40 or 10.00-50.00

Tax identification number

- After selecting the transfer from the list, the transfer will display; click **Delete ACH**

Activity

Templates

File import templates

Incoming

Print Help

SampleACHfile5.txt

Description

SampleACHfile5.txt

Tax identification number

Jens Test Compan[xxxxx0000]

Effective date

Feb 24, 2020

Amount range

☐ Repeat

Status

Saved

Type

Payment (Prearranged deposit - PPD)

Total withdrawal

\$6.00

Total deposit

\$6.00

Batch

Name

6000401-PPD-PAYROLL

Company

ABC COMPANY[xxxxx6789]

Company description

PAYROLL

Pay from

Show Details

Show Filter

Total batch withdrawal (1 item) \$6.00

Pay to

Show Details

Show Filter

Total batch deposit (3 items) \$6.00

Delete ACH

Return to ACH activity

- A success message will display; click **Return to ACH Activity** to return to the ACH menu

ACH

Activity

Templates

File import templates

Incoming

Print

Help

✓ SampleACHfile5.txt was deleted successfully

SampleACHfile5.txt

Reference number

dc74e29858

Total withdrawal

\$6.00

Number of withdrawals

1

Total deposit

\$6.00

Number of deposits

3

Return to ACH activity

Reviewing & Approving an ACH Transfer

Some ACH Transfers will require additional client review/approval before the transfer is submitted to the Bank for processing. User's setup with this review/approval authority, will have the capability to approve or disapprove transfers. You can review/approve transfers easily from the **Home** page.

- From the **Home** page the pending transfers will appear under **Payments & Transfers** in the **Review ACH** section

Payments & Transfers

Review (5)

Hide ▲

Wire

Description

Reason

Amount

There are no transfers requiring review.

ACH

Description

Reason

Amount

☐

6.0 Testing 1

Review Required

See details

☐

DB Testing

Review Required

1.00

☐

SampleACHfile.txt


Review Required

4.00

Approve

Disapprove

- Place a check mark to the left of the transfer that you want to decision and then click the **Approve** or **Disapprove** button as applicable

 **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.

Payments & Transfers

Review (5)

Hide ▲

Wire

	Description	Reason	Amount
There are no transfers requiring review.			

ACH

	Description	Reason	Amount
<input type="checkbox"/>	6.0 Testing 1	Review Required	See details
<input type="checkbox"/>	DB Testing	Review Required	1.00
<input type="checkbox"/>	SampleACHfile.txt	Review Required	4.00

Approve

Disapprove

- A confirmation message will appear

ACH

 Your ACH transfer has been approved:

- DB Testing

×