

# ACH Origination

**USER GUIDE**

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# PAYMENTS

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## Make an ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

<b>Template Name (optional)</b>	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select a request type. For example, PPD Payment.
<b>Company Name/ID</b>	Select the appropriate company name/ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Debit Account</b>	The account from which money is deducted.
<b>Maximum Transfer Amount</b>	The amount that is applied to each detail account.
<b>Effective Date</b>	Type a date or click the calendar icon and select the date.

4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Credit/Destination Accounts** section:

<b>Payment Instructions</b>	<b>Do not process details with amounts of \$0.00.</b> <b>Send details with amounts of \$0.00 as payments.</b>
<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.

<b>Detail ID (Optional)</b>	The detail ID.
<b>Amount</b>	The amount to pay.
<b>Additional information (Optional)</b>	More information to accompany the transaction.

- a. Click the **Add additional detail row** link to add more credit/destination accounts as needed.

7. Click **Continue**.

8. Verify the payment as needed and then click one of the following options:

**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.

**Approve**                                      Approve the transaction now.

**Transmit**                                    Approve and send the transaction.

9. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

## Verify Payment Page Sample

### ACH

[Make Payment](#) [Collect Money](#) [Approve Transactions](#) [Approve Templates](#) [History](#) [Upload Transactions](#) [File Status](#) >

#### Verify Payment

[Send money with a different template](#)

#### Template Information

Template Name:  
Request Type: CCD Payment  
Company Name/ID: ACH Company 1 / ACHCOMPANY  
Template Description: Vendor pay  
Debit Account: \*0100 - Checking  
Effective Date: 02/29/2020

#### Credit/Destination Accounts

The control amount of \$0.00 does not equal the total amount of \$12.34. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123456789	*1111	Checking	Mark Spencer		\$12.34

## Make an ACH Payment via Template

1. Click **Money Movement > ACH > Make Payment**.

2. Select a template then click **Continue**.

If you cannot find a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Complete the following fields:

**Effective Date** Type a date or click the calendar icon and select the date.

**Control Amount (optional)** The intended value for the entire request.

4. If applicable, select one of the following **Payment instructions: Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as payments**.

5. Do one of the following:

- Type the amount to pay an account in each **Amount** field.

- To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.

6. Click **Continue**.

7. Verify the payment as needed and then click one of the following options:

**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.

**Approve**                                      Approve the transaction now.

**Transmit**                                    Approve and send the transaction.

8. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

## Schedule an ACH Payment

1. Click **Money Movement > ACH > Make Payment**.

2. Select template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.

4. Select a **Frequency** option:

<b>Weekly</b>	Sends the transaction on the same day each week.
<b>Every other week</b>	Sends the transaction on the same day every other week.
<b>Twice a month - the 15th and last day of the month</b>	Sends the transaction on the 15 <sup>th</sup> and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Monthly</b>	Sends the transaction on the same date every month.
<b>Monthly - last day of the month</b>	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Every three months</b>	Sends the transaction on the same day every three months.
<b>Every three months - last day of the month</b>	Sends the transaction on the last day of the month, every three months.
<b>Every six months</b>	Sends the transaction on same day every six months.
<b>Every six months - last day of the month</b>	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Yearly</b>	Sends the transaction on the same date every year.
<b>Custom</b>	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

5. If applicable, type the start date of the recurring transaction in the **Next Send On** or **Send On** field.

6. If applicable, select an **End on** option:

**Continue indefinitely**            The transaction is sent forever.

**Continue until this date**        The transaction is sent until the date you specify.

**Continue for this many occurrences**    The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.



7. If applicable, select one of the **Processing Options**:

**Use the next processing date if a scheduled request falls on a non-processing date**      If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.

**Use the previous processing date if a scheduled request falls on a non-processing date**      If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

8. Click **Continue**.

9. Verify the schedule as needed and then click one of the following options:

**Approve**      Applies your approval to all requests governed by the schedule.

**Submit schedule**      Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

10. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

# Templates

## Create an ACH Payment Template

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

<b>Template Name</b>	Type a name for the template (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select the type of request. For example, CCD Payment.
<b>Company Name/ID</b>	Select the appropriate company name/ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Debit Account</b>	The account from which money is deducted.
<b>Maximum Transfer Amount</b>	The amount of money that is applied to each detail account.

4. Click **Continue**.
5. Complete the **Credit/Destination Accounts** section:

<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.
<b>Detail ID (Optional)</b>	The detail ID.
<b>Default Amount (Optional)</b>	The default amount to pay.
<b>Additional Information (Optional)</b>	Information to accompany the transaction (up to 80 characters).

- a. Click the **Add additional detail row** link to add more credit/destination accounts as needed.

6. Click **Save Template**.

**Template Confirmation Page Sample**

## ACH

[Make Payment](#)   [Collect Money](#)   [History](#)   [Upload Transactions](#)   [File Status](#)   [Uploaded Files](#)

### Template Confirmation 🗑️

✔️ The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

#### Template Information

Template Name: Testing  
 Request Type: CCD Payment  
 Company Name/ID: ACH Company 1 / ACHCOMPANY  
 Template Description: Exciting  
 Debit Account: \*0100 - Checking

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
325272021	*6789	Checking	Testing	Details	\$22.34

Additional information: This is additional information.


**Total** \$22.34

## Copy an ACH Payment Template

1. Click **Money Movement > ACH > Make Payment**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the copy icon (📄) beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Continue**.
6. Click **Save Changes**.


## Edit an ACH Payment Template

1. Click **Money Movement > ACH > Make Payment**.

2. Click the link in the **Template Name** column for the template you want to change.
3. Click the edit icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. If applicable, click **Continue**.
6. Verify the changes as needed and then click **Save Changes**.

## Delete an ACH Payment Template

Deleting a template does not affect requests that have been previously submitted via that template. However, a template cannot be recovered once it is deleted.

1. Click **Money Movement > ACH > Make Payment**.
2. Click the link in the **Template Name** column for the template you want to delete.
3. Click the delete icon () beside the **Template Information** heading.
4. Verify the template information as needed.
5. Click **Yes, Delete Template**.

# COLLECTIONS

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## Collect Money

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

<b>Template Name (optional)</b>	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select a request type. For example, PPD Collection.
<b>Company name/ID</b>	Select the appropriate company name/ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Credit Account</b>	The account to which money is deposited.
<b>Maximum Transfer Amount</b>	The dollar amount that is applied to each detail account.
<b>Effective Date</b>	Type a date or click the calendar icon and select the date.

4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Debit/Source Accounts** section:

<b>Collection Instructions</b>	<b>Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as collections.</b>
<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.

<b>Detail ID (Optional)</b>	The detail ID.
<b>Amount</b>	The amount to collect.
<b>Additional information (Optional)</b>	More information to accompany the transaction (up to 80 characters).

7. Click **Continue**.

8. Verify the collection as needed and then click one of the following options:

**submit for approval** Approve the transaction later or allow other users in the company to approve it.

**Approve** Approve the transaction now.

**Transmit** Approve and send the transaction.

9. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.


## Verify Collection Page Sample

ACH [View your ACH limits](#)

Make Payment **Collect Money** History Upload Transactions File Status Uploaded Files

Verify Collection

[Collect money with a different template](#)

Template Information 

Template Name:  
Request Type: CCD Collection  
Company Name/ID: MVK Inc / 1381234567  
Template Description: 123456  
Credit Account: MINOR SAVINGS - Savings - \*9004  
Effective Date: 08/03/2020

Debit/Source Accounts

The control amount of \$0.00 does not equal the total amount of \$90.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
071106593	*6789	Checking	Marfa User		\$90.00
Additional information: Sharp and Pointy Emporium					
<b>Total</b>					<b>\$90.00</b>

To submit this request without transmitting, click [Submit for Approval](#).

## Collect Money via Template

1. Click **Money Movement > ACH > Collect Money**.
2. Select a template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Complete the following fields:

**Effective Date** Type a date or click the calendar icon and select the date.

**Control Amount (optional)** The intended value for the entire request.

4. If requested, select one of the following **Collection instructions: Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as collections**.
5. Do one of the following:

- Type the amount to collect from each account in each **Amount** field.
- To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.

6. Click **Continue**.

7. Verify the collection as needed and then click one of the following options:

**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.

**Approve**                                      Approve the transaction now.

**Transmit**                                      Approve and send the transaction.

8. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

9. If required, type your token passcode and then click **Continue**.

## Schedule an ACH Collection

1. Click **Money Movement > ACH > Collect Money**.

2. Select a template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.



4. Select a **Frequency**:

<b>Weekly</b>	Sends the transaction on the same day each week.
<b>Every other week</b>	Sends the transaction on the same day every other week.
<b>Twice a month - the 15th and last day of the month</b>	Sends the transaction on the 15 <sup>th</sup> and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Monthly</b>	Sends the transaction on the same date every month.
<b>Monthly - last day of the month</b>	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Every three months</b>	Sends the transaction on the same day every three months.
<b>Every three months - last day of the month</b>	Sends the transaction on the last day of the month, every three months.
<b>Every six months</b>	Sends the transaction on same day every six months.
<b>Every six months - last day of the month</b>	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
<b>Yearly</b>	Sends the transaction on the same date every year.
<b>Custom</b>	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send On** field.

6. If applicable, select an **End On** option:

<b>Continue indefinitely</b>	The transaction is sent forever.
<b>Continue until this date</b>	The transaction is sent until the date you specify.

**Continue for this many occurrences** The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing Options**:

**Use the next processing date if a scheduled request falls on a non-processing date** If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.

**Use the previous processing date if a scheduled request falls on a non-processing date** If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

8. Click **Continue**.

9. Verify the schedule as needed and then click one of the following options:

**Approve** Applies your approval to all requests governed by the schedule.

**Submit schedule** Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

10. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

# Templates

## Create an ACH Collection Template

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

<b>Template Name</b>	Type a name for the template (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select the type of request. For example, PPD Collection.
<b>Company Name/ID</b>	Select the appropriate company ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Credit Account</b>	The account to which money is deposited.
<b>Maximum Transfer Amount</b>	The dollar amount that is applied to each detail account.

4. Click **Continue**.
5. Complete the **Debit/Source Accounts** section:

<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.
<b>Detail ID (Optional)</b>	The detail ID.

**Default Amount (Optional)**      The default amount to collect.


**Additional Information (Optional)**      Information to accompany the transaction (up to 80 characters).


6. Click **Save Template**.

**Template Confirmation Page Sample**

**ACH**

Make Payment    **Collect Money**    History    Upload Transactions    File Status    Uploaded Files

Template Confirmation 

 The following template has been saved successfully.

[Collect money using this template](#) | [Choose another template](#)


**Template Information**

Template Name: Smith's Manufacturing  
Request Type: CCD Collection  
Company Name/ID: ACH Company 1 / ACHCOMPANY  
Template Description: Smith's  
Credit Account: \*0100 - Checking


**Debit/Source Accounts**

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
325270049	*6789	Checking	Smiths	January	\$123.45
<b>Total</b>					<b>\$123.45</b>

## Copy an ACH Collection Template


1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the copy icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Save Changes**.

## Edit an ACH Collection Template

1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to change.
3. Click the edit icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Continue**.
6. Verify the changes as needed and then click **Save Changes**.

## Delete an ACH Collection Template

Deleting a template does not affect requests that have been previously submitted via that template. However, a template cannot be recovered once it is deleted.

1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to delete.
3. Click the delete icon () beside the **Template Information** heading.
4. Verify the template information as needed.
5. Click **Yes, Delete Template**.

# ACH FILE UPLOAD

---

## About ACH File Upload

The ACH File Upload service allows company users to initiate and approve large quantities of ACH transactions concurrently.

The structure and content of all ACH files are validated. The totals included in an uploaded ACH file are applied to the ACH daily limits.

Company users can export ACH files (in a NACHA format) to compare uploaded files against the original files and verify whether the files have been altered. Files that have a status of `PENDING APPROVAL`, `TRANSMITTED`, or `CONFIRMED` can be exported. Files that have a `PENDING APPROVAL` status can be exported regardless of the number of approvals they may have received. Files that have a status of `UPLOADED`, `VERIFYING`, or `REJECTED` cannot be exported.

ACH files are automatically deleted if they are not approved or manually deleted within two weeks of the upload date.

The *Manage Alerts* page includes an optional alert to which company users can subscribe to be notified when an ACH file fails to upload to Business Online Banking.

## Upload an ACH File

Before you begin, check with your administrator that the Standard Entry Class (SEC) codes included in your ACH file are supported for your company. If an ACH file includes an SEC code that is not supported the file is rejected.

1. Click **Money Movement > ACH > Upload Transactions**.
2. Click **Browse** and select the file to upload.
3. Click **Upload File**.

## Upload ACH Transaction Files Page Sample

ACH

Make Payment Collect Money History **Upload Transactions** File Status Uploaded Files

Upload ACH Transaction Files

File location:

ACH files that pass validation require approval before they are transmitted.

## Approve Uploaded ACH Files

1. Click one of the following:
  - **Approvals > Files.**
  - **Money Movement > ACH > File Status.**
2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).
3. Select the files you want to approve and then click **Continue**.
4. Verify the files as needed and then click one of the following:

<b>Approve</b>	Approve all transactions in the file now; more approvals are required.
<b>Transmit</b>	Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
5. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable).
  - b. Click **Continue**. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. If you selected to be contacted by SMS text, a dialog box is displayed for you to the enter your mobile phone number.
  - c. Do one of the following: If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**. If you chose to receive an SMS message, select the appropriate

**Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- d. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

#### Verify File Approval Page Sample

File Name:	Upload Date: ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Number of Prenotes	Approval Status
<a href="#">NACHA CCD.txt</a>	03/10/2020 02:11:46 PM (ET)	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	3	0 of 1 received Ready to transmit

## Delete an Unapproved ACH File

1. Click one of the following:
  - **Approvals > Files.**
  - **Money Movement > ACH > File Status.**
2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).
3. Click the link in the **File Name** column for the ACH file you want to delete.
4. Click the delete icon (⊗) beside the **File Information** heading.
5. Verify the ACH file as needed and then click **Delete**.

## Check the Status of ACH Files

Check the status of ACH files that were uploaded in the past 30 days.


1. Click **Money Movement > ACH > File Status**.



**File Upload Status / Approve Files Page Sample**

ACH

Make Payment   Collect Money   History   Upload Transactions   File Status   Uploaded Files

Uploaded ACH Files 

[New Search](#)

(To view details, click the file name.)

File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Status
<a href="#">NACHA CCD 2.txt</a>	03/10/2020 02:11:46 PM ET	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	Pending Approval
<a href="#">NACHA CCD 2.txt</a>	03/10/2020 02:09:03 PM ET		\$2,296.24 2	\$2,296.24 3			Rejected
<a href="#">1_2_ACHFILEUPLOAD_101226.dat</a>	02/13/2020 03:16:13 PM ET		\$80.00 4	\$40.00 4			Rejected

## Search Uploaded ACH Files

1. Click **Money Movement > ACH > Uploaded Files**.
2. Complete the following fields:

**Status**                      **Verifying, Pending Approval, Rejected, Transmitted, Confirmed, and/or In Process.**


**Date**                         **Specific Date or Date Range.**

3. Click **Generate Report**.

**Uploaded ACH Files Page Sample**

ACH [View your ACH limits](#)

Make Payment   Collect Money   History   Upload Transactions   File Status   Uploaded Files

Uploaded ACH Files 

[New Search](#)

(To view details, click the file name.)

File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Status
<a href="#">ACH File Upload CCD ABC.txt</a>	08/03/2020 09:54:15 AM ET	1381234567	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	PENDING APPROVAL
<a href="#">ACH File Upload CCD 123.txt</a>	08/03/2020 09:47:47 AM ET		\$2,296.24 2	\$2,296.24 3			REJECTED
<a href="#">ACH File Upload CCD3.txt</a>	08/03/2020 09:29:02 AM ET		\$2,296.24 2	\$2,296.24 3			REJECTED
<a href="#">ACH File Upload CCD12.txt</a>	08/03/2020 09:27:25 AM ET		\$2,296.24 2	\$2,296.24 3			REJECTED
<a href="#">ACH File Upload CCD2.txt</a>	08/03/2020 08:55:04 AM ET		0	0			REJECTED

# ACH File Status Definitions

Status	Description
<b>UPLOADED</b>	The file is uploaded to <b>Business Online Banking</b> . This appears as the file goes through the first phase of validation.
<b>VERIFYING</b>	The file structure is being verified. This appears as the file goes through the second phase of validation.
<b>PENDING APPROVAL</b>	The file passed verification and is awaiting approvals.
<b>REJECTED</b>	The file failed second phase of validation.
<b>TRANSMITTED</b>	The file is approved and transmitted.
<b>CONFIRMED</b>	The file is sent to the ACH processor. This appears after the file is transmitted.
<b>IN PROCESS</b>	The file is pending validation from your financial institution.

# APPROVALS

## Approve ACH Template Requests

1. Click **Approvals > Templates**.
2. Scroll to the **ACH Templates** section.
3. Select the templates to approve and then click **Approve Selected**.

### Approvals - Templates (ACH Templates) Page Sample

<input type="checkbox"/>	Template Name ↑	Request Type	Debit/Credit Account	Company Name/ID	Status	Template Action Pending
	<a href="#">25k test</a>	CCD Payment	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval
	<a href="#">CCD Collection</a>	CCD Collection	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval
	<a href="#">Consumers Energy</a>	CCD Payment	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval

**Note:** Some of the services shown in the page sample may not be available to all company users.


## Cancel ACH Template Requests

1. Click **Approvals > Templates**.
2. Click the link in the **Template Name** column for the template request you want to cancel.
3. Click the cancel icon (⊗) beside the **Template Information** heading.
4. Verify the template as needed and then click **Cancel Request**.

## Verify Template Cancellation Page Sample

### Approvals

Transfers Transactions **Templates** Scheduled Requests Exceptions Files Users

[Back](#) Verify Template Cancellation 

#### Verify Template Cancellation

[New Selection](#)

You have selected to cancel the following add template request. Once completed, the template request cannot be recovered.

The green (●) indicates that a value has changed, or that a CCD Payment has been added to the template.

The red (x) indicates that a CCD Payment has been removed the template.

#### Template Information

Template Name: 25k test  
Request Type: CCD Payment  
Company Name/ID: ACH Company 1 / ACHCOMPANY  
Template Description: 25k test  
Debit Account: 111111111 - Primary Checking  
Maximum Transfer Amount: \$30,000.00  
Template Action Pending: Change - pending approval

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
272480173	*8246	Checking	Ms Kelsey M. Cash	A00096241	\$0.00
072000915	*6873	Checking	Ms Mary K. Skutnik	A00149433	\$0.00
272483675	*2715	Checking	Ms Sarah D. Cleary	A00151115	\$0.00
072403473	*5482	Checking	Ms Shanyn A. Parski	A00098444	\$0.00
021000128	*4894	Checking	satya		\$0.00
<b>Total:</b>					<b>\$0.00</b>

#### Approval History Information

Approval Status: 1 of 2 Received

Action	User ID	Date/Time
Approve Request	ADMIN	03/10/2020 02:58:19 PM (ET)

## Approve ACH Transactions

1. Click **Approvals > Transactions**.
2. Scroll to the **ACH Transactions** section.
3. Select the transactions you want to approve and then click **Approve Selected**.

4. Verify the transactions and then click one of the following options:

**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.

**Approve**                                      Approve the transaction now.

**Transmit**                                      Approve and send the transaction.

**Note:**    *The number of approvals required and approval settings for the service determine the options available to you.*


5. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

## Delete ACH Transactions

1. Click **Approvals > Transactions**.
2. Scroll to the **ACH Transactions** section.
3. Click the link in the **Account** column for the transaction you want to delete.
4. Click the delete icon (  ) beside the **Template Information** heading.
5. Verify the transaction as needed and then click **Delete**.

# Return ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1. Click **Approvals > Transactions**.
2. Click the link in the **Account** column for the transaction you want to return.
3. Click the **Return ACH transaction for edit** link.
4. **Optional:**Type any comments about what you want changed into the **Edit details** field (up to 80 alphanumeric characters).


**Note:** *Text typed into the **Edit details** field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit alert for the related account.*

5. Click **Return for Edit**.

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

## Edit ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1. Click **Approvals > Transactions**.
2. Scroll to the **ACH Transactions** section.
3. Click the link in the **Account** column for the transaction you want to edit.
4. Click the edit icon () beside the **Template Information** heading.
5. Click **Edit ACH transaction**.
6. Modify the transaction information as needed and then click **Continue**.
7. Review the information as needed and then click one of the following:

**submit for approval**      Approve the transaction later or allow other users in the company to approve it.

**Approve**      Approve the transaction now.

**Transmit**      Approve and send the transaction.

8. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:
  - a. On the dialog box, select **Phone** or **Text message** (if applicable).
  - b. Click **Continue**.
  - c. Do one of the following: If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**. If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.
  - d. For SMS text messages, enter one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit**.

# NOTICES OF CHANGE

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## About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:


- ABA of the bank needs to be updated.
- The account number of the recipient needs to be updated.
- The name of the recipient needs to be updated.
- The account type indicated in the transaction is of the wrong type (checking/savings).
- The individual identification number for the recipient needs to be updated.
- An addenda record was formatted incorrectly or unclear.
- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

A Notice of Change could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file that has been uploaded to the system.

**Note:** *Template changes are not subject to a prenote delay (if assigned) only if they are made through the Notices of Change page.*

If a template has both a Notice of Change and pending changes submitted by a company user, the Notice of Change cannot be applied until the pending template changes have received all required approvals or the changes are canceled.


Company users might be prevented by their financial institution from using or modifying an ACH template until the associated Notices of Change are applied.

In these instances, templates appear with an alert icon () in place of the radio button so they cannot be selected to initiate a transaction.



## Pending ACH Transactions

If a template is used to initiate a transaction and then a Notice of Change is received for it, the alert icon appears next to the pending transaction to indicate that it cannot be approved/transmitted.

The alert icon () remains next to the pending transaction even after the Notice of Change is applied to the template because changes to a template are not applied to pending transactions. In this situation company users can only delete the pending transaction and then recreate it.

## Scheduled ACH Transactions

If a template is used to schedule transactions and then a Notice of Change is received for it, fully approved transactions have their last approval removed and are moved to the Approve ACH Transactions page upon their send-on dates. Company users can delete the transactions through the Approve ACH Transactions page.

If a Notice of Change is applied to a template before the schedule is transmitted, the changes are applied to the next scheduled transaction and all previously applied approvals are removed.

## Apply a Notice of Change to a Template

1. Do one of the following:
  - For payments, click **Money Movement > ACH > Make Payment**.
  - For collections, click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template that has the notice of change icon.
3. Click the **Apply NOC** link.

# SAVED REQUESTS

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## Complete a Saved Request - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Complete unsubmitted requests** link.
3. Click the link in the **Debit Account** column for the saved payment you want to complete.
4. Complete any remaining fields and then click **Continue**.
5. Verify the payment as needed and then click one of the following:

**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.


**Approve**                                      Approve the transaction now.

**Transmit**                                    Approve and send the transaction.

6. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

## Delete a Saved Request - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.

2. Click the **Complete unsubmitted requests** link.
3. Click the delete icon (  ) beside the payment you want to delete.
4. Verify the payment as needed and then click **Delete**.

## Complete a Saved Request - ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Complete unsubmitted requests** link.
3. Click the link in the **Credit Account** column for the saved payment you want to complete.
4. Complete any remaining fields and then click **Continue**.
5. Verify the collection as needed and then click one of the following:


**submit for approval**                      Approve the transaction later or allow other users in the company to approve it.

**Approve**                                      Approve the transaction now.

**Transmit**                                    Approve and send the transaction.

6. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
7. If required, type your token passcode and then click **Continue**.

# Delete a Saved ACH Collection

1. Click **Money Movement** > **ACH** > **Collect Money**.
2. Click the **Complete unsubmitted requests** link.
3. Click the delete icon (  ) beside the collection you want to delete.
4. Verify the collection as needed and then click **Delete**.

# SCHEDULED REQUESTS

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## About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved. Changes cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all requests associated with it are also deleted.

## Approvals for Schedules and Scheduled Requests

Each request governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Requests can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled request, including requests scheduled by other company users. Once a scheduled request has received all required approvals it is transmitted on the specified send on date.

If a request or schedule is modified, any approvals previously applied are removed and the request or schedule must be re-approved.

## Approve an ACH Transaction Schedule

Approving a schedule applies your approval to all transactions governed by the schedule.

1. Click one of the following:
  - **Approvals > Scheduled Requests.**
  - **Money Movement > Scheduled Requests**
2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to approve and then click **Edit schedule.**

3. Verify the schedule as needed and then click **Continue**.

4. Click one of the following:

**Approve** Applies your approval to all requests governed by the schedule.

**Submit schedule** Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

5. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

6. If required, type your token passcode and then click **Continue**.

## Edit an ACH Transaction Schedule

1. Click one of the following:

- **Approvals > Scheduled Requests.**
- **Money Movement > Scheduled Requests.**

2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to edit and then click **Edit schedule**.

3. Edit the schedule as needed and then click **Continue**.

4. Verify the schedule as needed and then click one of the following:

**Approve** Applies your approval to all requests governed by the schedule.

**Submit schedule** Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

5. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

## Delete an ACH Transaction Schedule

1. Click one of the following:
  - **Approvals > Scheduled Requests**.
  - **Money Movement > Scheduled Requests**.
2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to delete and then click **Edit schedule**.
3. Click the **Delete Schedule** link.
4. Verify the schedule as needed and then click **Delete**.

# OUT-OF-BAND TRANSACTION AUTHENTICATION

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Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Company users may be charged standard text message rates for SMS messages based on their carrier contract.

## One Time Security Code Page Sample

One-Time Security Code

**!** We need to call or send a text message to complete this process.  
Please tell us where you can be reached.

Call

(xxx) xxx-2017

(xxx) xxx-7149

Send a text message to the mobile phone on record.  
Note: Standard text message rates apply. Please contact our wireless carrier for details.

[My phone number is not listed](#)

**Continue** Cancel



# SEARCH COMPLETED ACH TRANSACTIONS

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1. Click **Money Movement > ACH > History**.
2. Complete the following fields:
  - Account** List of entitled accounts.
  - Date Type** **Effective date** or **Transmit date**.
  - Service** List of entitled ACH services.
  - Date** **Specific Date** or **Date Range**.
3. Click **Generate Report**.