

# **ACH** Origination

**USER GUIDE** 

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#### **PAYMENTS**

# **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:

Template Name

If you want to save the transaction as a template, type a name (up to 20

(optional)

alphanumeric characters).

**Request Type** If applicable, select a request type. For example, PPD Payment.

**Company Name/ID** Select the appropriate company name/ID.

Template

A description of the transaction (up to 10 alphanumeric characters).

**Description** 

**Debit Account** The account from which money is deducted.

Maximum

The amount that is applied to each detail account.

**Transfer Amount** 

Effective Date 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.

Complete the Credit/Destination Accounts section:

Payment Do not process details with amounts of \$0.00.

Instructions Send details with amounts of \$0.00 as payments.

**ABA/TRC** Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

**Account** The account number.

**Account Type** The type of account. For example, checking.

Name The name of the individual/company associated with the account.

**Detail ID** The detail ID.

(Optional)

**Amount** The amount to pay.

Additional information

(Optional)

More information to accompany the transaction.

 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** Approve the transaction later or allow other users in the company to

**approval** approve it.

**Approve** Approve the transaction now.

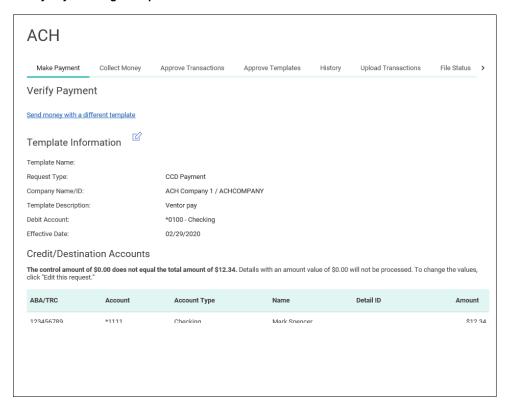
**Transmit** Approve and send the transaction.

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**



# Make an ACH Payment via Template

- Click Money Movement > ACH > Make Payment.
- 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.

Complete the following fields:

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

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

- 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.
- 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**.
- Click Continue.
- Verify the payment as needed and then click one of the following options:

**submit for** Approve the transaction later or allow other users in the company to

approval 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:

**Weekly** Sends the transaction on the same day each week.

**Every other week** Sends the transaction on the same day every other week.

Twice a month the 15th and last day of the month 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.

**Monthly** Sends the transaction on the same date every month.

Monthly - last day of the month

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.

Every three months

Sends the transaction on the same day every three months.

Every three months - last day of the month

Sends the transaction on the last day of the month, every three months.

**Every six months** Sends the transaction on same day every six months.

Every six months
- last day of the
month

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.

**Yearly** Sends the transaction on the same date every year.

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

Continue until this

The transaction is sent until the date you specify.

date

Continue for this
The transaction is sent for a set number of times. For example, if
Weekly is the Frequency and the number of occurrences is 4, th

**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.

Click the Create a template link.

3. Complete the **Template Information** section:

**Template Name** Type a name for the template (up to 20 alphanumeric characters).

**Request Type** If applicable, select the type of request. For example, CCD Payment.

**Company Name/ID** Select the appropriate company name/ID.

**Template** A description of the transaction (up to 10 alphanumeric characters).

**Description** 

**Debit Account** The account from which money is deducted.

**Maximum** The amount of money that is applied to each detail account.

**Transfer Amount** 

4. Click Continue.

Complete the Credit/Destination Accounts section:

**ABA/TRC** Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

**Account** The account number.

**Account Type** The type of account. For example, checking.

Name The name of the individual/company associated with the account.

**Detail ID** The detail ID.

(Optional)

**Default Amount** The default amount to pay.

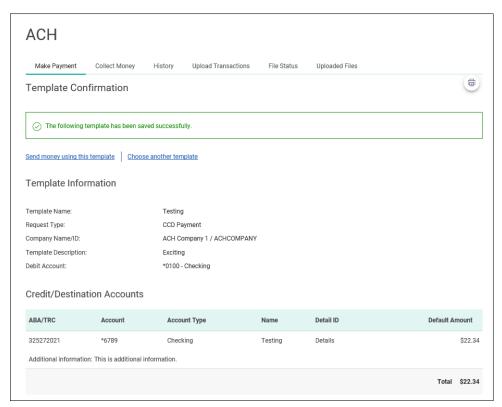
(Optional)

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

Information (Optional)

- Click the Add additional detail row link to add more credit/destination accounts as needed.
- 6. Click Save Template.

#### **Template Confirmation Page Sample**



#### **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.
- Complete and/or change the template information as needed.
- Click Continue.
- 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.
- 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 ( $\bigotimes$ ) beside the **Template Information** heading.
- 4. Verify the template information as needed.
- 5. Click Yes, Delete Template.

### COLLECTIONS

# **Collect Money**

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

**Template Name** (optional)

If you want to save the transaction as a template, type a name (up to 20

alphanumeric characters).

**Request Type** If applicable, select a request type. For example, PPD Collection.

Company name/ID Select the appropriate company name/ID.

**Template** A description of the transaction (up to 10 alphanumeric characters).

Description

**Credit Account** The account to which money is deposited.

Maximum The dollar amount that is applied to each detail account.

**Transfer Amount** 

**Effective Date** 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.
- Complete the **Debit/Source Accounts** section:

Collection Do not process details with amounts of \$0.00 or Send details with

amounts of \$0.00 as collections. Instructions

ABA/TRC Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

Account The account number.

**Account Type** The type of account. For example, checking.

Name The name of the individual/company associated with the account. **Detail ID** The detail ID.

(Optional)

**Amount** The amount to collect.

Additional information (Optional)

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** Approve the transaction later or allow other users in the company to

**approval** approve it.

**Approve** Approve the transaction now.

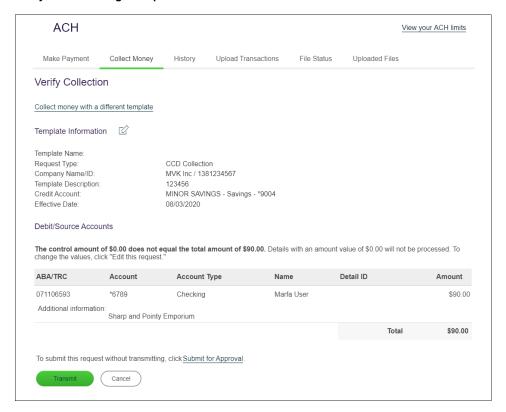
**Transmit** Approve and send the transaction.

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**



# **Collect Money via Template**

- 1. Click Money Movement > ACH > Collect Money.
- 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:

Type a date or click the calendar icon and select the date.

Control Amount

The intended value for the entire request.

(optional)

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

**submit for** Approve the transaction later or allow other users in the company to

approval 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**:

Sends the transaction on the same day each week. Weekly

**Every other week** Sends the transaction on the same day every other week.

Twice a month the 15th and last day of the month 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.

Monthly Sends the transaction on the same date every month.

Monthly - last day of the month

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.

**Every three** months

Sends the transaction on the same day every three months.

**Every three** months - last day of the month

Sends the transaction on the last day of the month, every three

months.

**Every six months** Sends the transaction on same day every six months.

**Every six months** - last day of the month

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.

Yearly Sends the transaction on the same date every year.

Custom 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** The transaction is sent until the date you specify.

date

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:

**Template Name** Type a name for the template (up to 20 alphanumeric characters).

**Request Type** If applicable, select the type of request. For example, PPD Collection.

Company Name/ID Select the appropriate company ID.

Template Description

A description of the transaction (up to 10 alphanumeric characters).

**Credit Account** The account to which money is deposited.

**Maximum** The dollar amount that is applied to each detail account.

**Transfer Amount** 

Click Continue.

5. Complete the **Debit/Source Accounts** section:

**ABA/TRC** Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

**Account** The account number.

**Account Type** The type of account. For example, checking.

**Name** The name of the individual/company associated with the account.

**Detail ID** The detail ID.

(Optional)

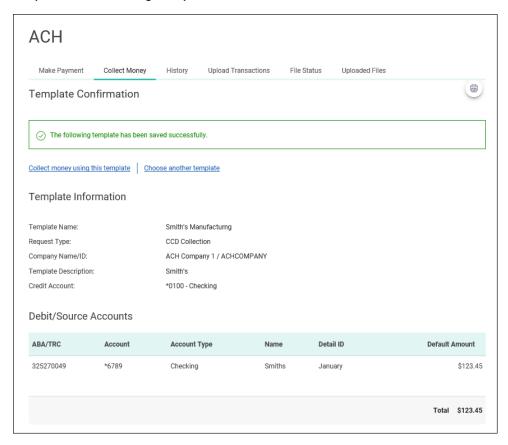
**Default Amount** The default amount to collect. **(Optional)** 

Additional Information (Optional)

Information to accompany the transaction (up to 80 characters).

#### 6. Click Save Template.

#### **Template Confirmation Page Sample**



#### **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.
- 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 ( $\stackrel{\textstyle ext{$\times$}}{\textstyle ext{$\times$}}$ ) 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.

- 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 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.
- 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:

**Approve** Approve all transactions in the file now; more approvals are required.

**Transmit** Apply final approval. The transactions are transmitted or scheduled,

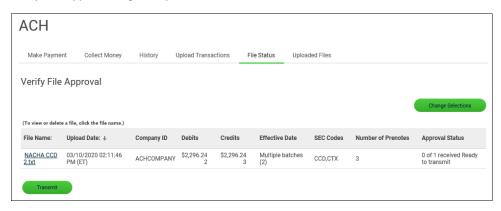
depending on their effective date.

- 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**



# **Delete an Unapproved ACH File**

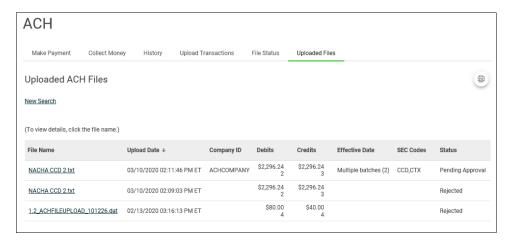
- 1. Click one of the following:
  - Approvals > Files.
  - Money Movement > ACH > File Status.
- 2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).
- 3. Click the link in the **File Name** column for the ACH file you want to delete.
- 4. Click the delete icon (S) 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



# **Search Uploaded ACH Files**

- Click Money Movement > ACH > Uploaded Files.
- Complete the following fields:

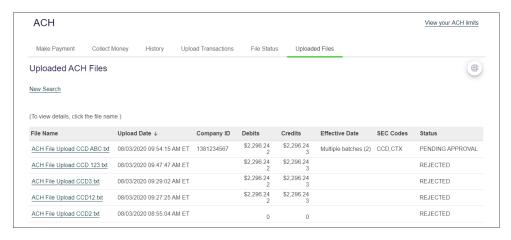
Status Verifying, Pending Approval, Rejected, Transmitted, Confirmed,

and/or In Process.

Date Specific Date or Date Range.

3. Click Generate Report.

#### **Uploaded ACH Files Page Sample**



# **ACH File Status Definitions**

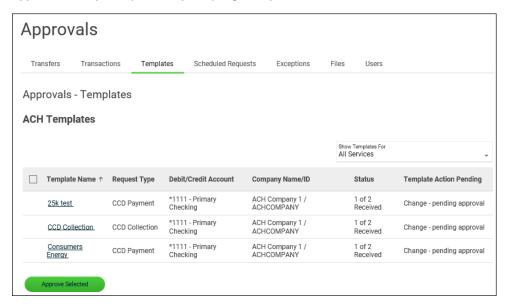
Description
The file is uploaded to <b>Business Online Banking</b> . This appears as the file goes through the first phase of validation.
The file structure is being verified. This appears as the file goes through the second phase of validation.
The file passed verification and is awaiting approvals.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

### **APPROVALS**

# **Approve ACH Template Requests**

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

Approvals - Templates (ACH Templates) Page Sample

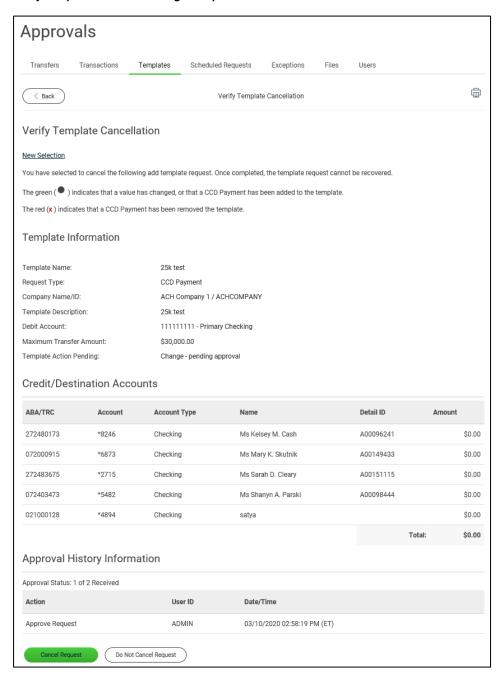


**Note:** Some of the services shown in the page sample may not be available to all company users.

### **Cancel ACH Template Requests**

- 1. Click Approvals > Templates.
- 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**



# **Approve ACH Transactions**

- 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** Approve the transaction later or allow other users in the company to

**approval** 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:

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.
- Click the link in the Account column for the transaction you want to delete.
- 4. Click the delete icon ( $\stackrel{\textstyle ext{$\times$}}{\textstyle ext{$\times$}}$ ) 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** Approve the transaction later or allow other users in the company to

approval 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**

## **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.

## 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** Approve the transaction later or allow other users in the company to

**approval** 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.

- Click the Complete unsubmitted requests link.
- $^{3.}$  Click the delete icon ( $ig\otimes$ ) beside the payment you want to delete.
- 4. Verify the payment as needed and then click **Delete**.

### Complete a Saved Request - ACH Collection

- Click Money Movement > ACH > Collect Money.
- 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** Approve the transaction later or allow other users in the company to

**approval** 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 (S) beside the collection you want to delete.
- 4. Verify the collection as needed and then click **Delete**.

### **SCHEDULED REQUESTS**

## **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

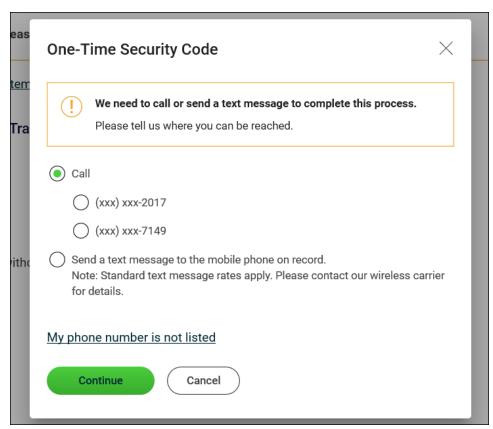
- 1. Click one of the following:
  - Approvals > Scheduled Requests.
  - Money Movement > Scheduled Requests.
- 2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to delete and then click **Edit schedule**.
- Click the **Delete Schedule** link.
- 4. Verify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

### **OUT-OF-BAND TRANSACTION AUTHENTICATION**

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



# **SEARCH COMPLETED ACH TRANSACTIONS**

- 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.