Business & Online Mobile Banking ACH User Guide

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*Commitment **you** can bank on.*

ACH Participants

Purpose

This learning guide provides detailed instructions on how to create an Automatic Clearing House (ACH) participant.

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ACH Participants

An ACH participant is a person, business, or company that will receive pay electronically or collection. The participant must be created as an ACH participant before ACH transactions can be performed.

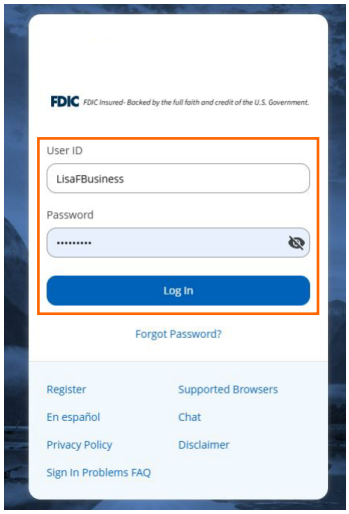
Example: The payroll process is typically via an ACH transaction. An employee must first be created as an ACH participant to receive their paycheck.

In ACH Manager, the user typically starts by building a template and within the template they add participant or payee information. With Create and Configure Digital, the payee information is under *ACH Participants*, so the user will start by creating the participants.

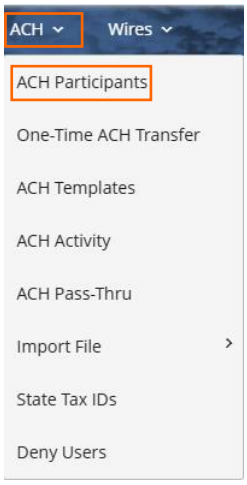
Accessing ACH Participants

Follow the steps below to access *ACH Participants*:

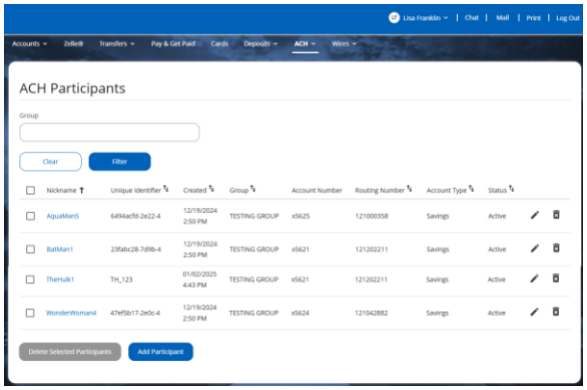
1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



2. Select the *ACH* tab, then select *ACH Participants* from the menu.



3. The *ACH Participants* view displays.

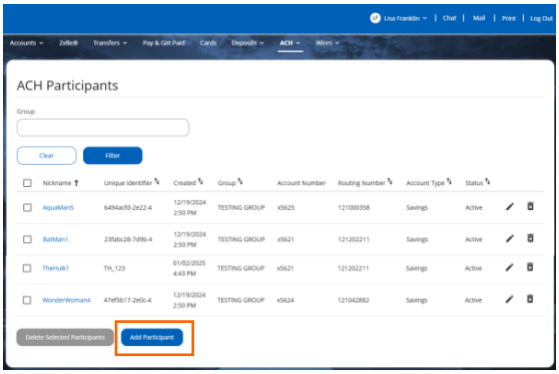


If the *ACH Participants* view displays blank, ACH participants have not been created.

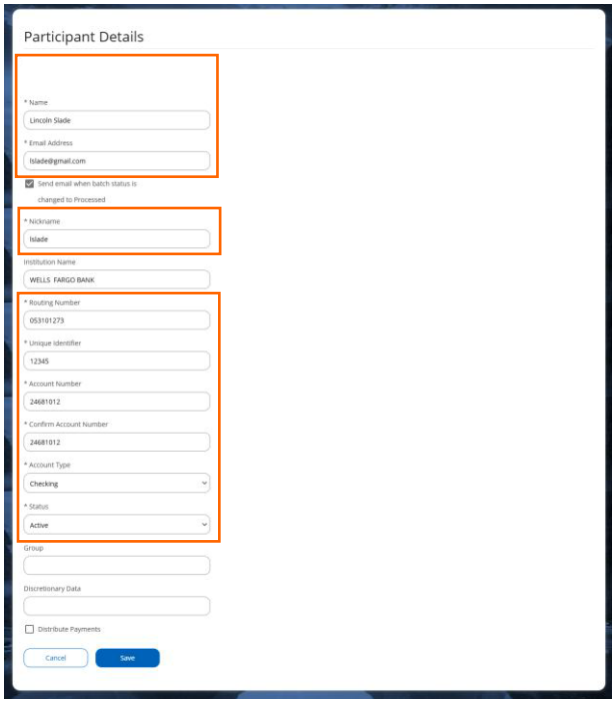
Creating Standard ACH Participants

Follow the steps below to create a standard *ACH Participant*:

1. Select the *Add Participant* button on the **ACH Participants** homepage.

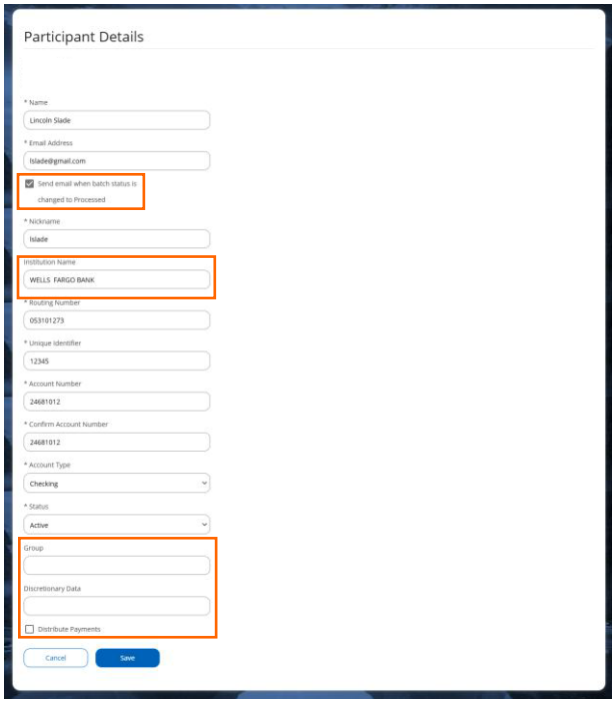


2. Enter the participant's information in the required fields on the **Participant Details** view.



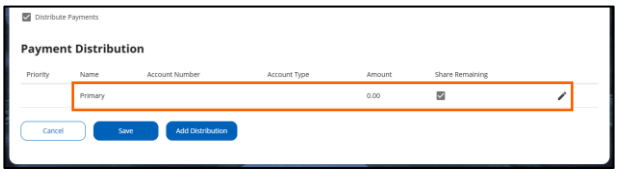
- Name: Participant's name.
- Email Address: Participant's email address.
- Nickname: The nickname can be the same as the participant's name or any other name.
- Routing Number: The bank's routing number. The system searches for the routing number and once selected, the routing number and institution name populates in the appropriate fields. If you selected the institution from the previous field, the routing number auto populates.
- Unique Identifier: Uniquely identifies an ACH participant based on the business guidelines.
- Account Number: Participant's bank account number.
- Confirm Account Number: Participant's bank account number.
- Account Type: Checking, Savings, and Loan.
- Status: Active or Hold. *Active* indicates the participant is actively being paid and *Hold* indicates the participant is on hold.

Enter information in the remaining fields, as applicable.



- Send email when batch status is changed to Processed checkbox: Notifies participants when the status changes to processed.
- Institution Name: Bank name. The system searches for the bank name and once selected, the institution name and routing number populates in the appropriate fields.
- Group: Allows participants to be grouped together (i.e., employees vs vendors).
- Discretionary Data: Unique information about the transfer.
- Distribute Payments checkbox: Allows payments to be distributed to multiple accounts.

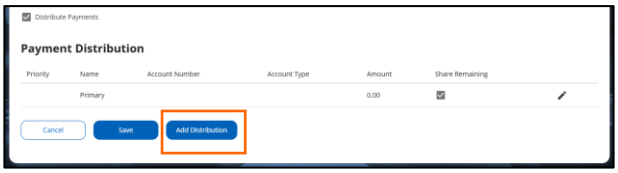
When the *Distribute Payments* checkbox is selected, the *Payment Distribution* section displays. This section allows the creation of distributions to multiple accounts.



For example, an employee can request to distribute a portion of their paycheck to their checking account and a portion to their savings account.

The primary account displays in this section. This account will receive the remaining amount after payments have been distributed to multiple accounts.

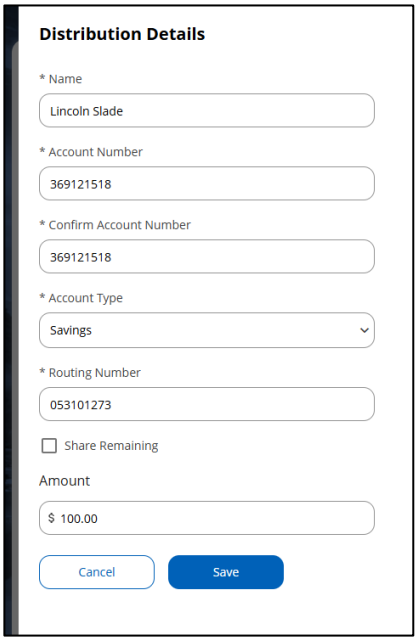
3. Select the *Add Distribution* button.



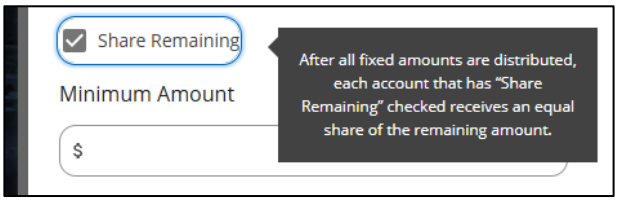
NOTE: There is no limit to the number of distributions that can be added.

4. Complete the required fields on the *Distribution Details* view.

   - Name: Participant's name
   - Account Number: The account the payments are being deposited.
   - Confirm Account Number: The account the payments are being deposited.
   - Account Type: Checking or Savings.
   - Routing Number: Bank's routing number.

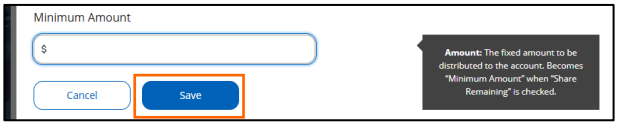


5. When the *Share Remaining* checkbox is selected, a popup displays informing that after all fixed amounts are distributed, each account that has *Share Remaining* checked receives an equal share of the remaining amount. This means that any money left after assigned distributions are allocated will be shared equally with the shared accounts.

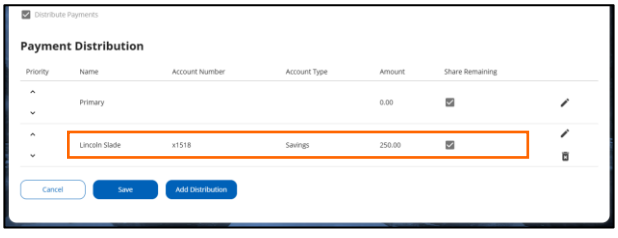


6. When the *Minimum Amount* field is clicked, like the *Share Remaining* field, a popup displays informing that the amount entered in the field is the fixed amount to be distributed to the account. If the share remaining checkbox is checked, the fixed amount becomes the minimum amount.

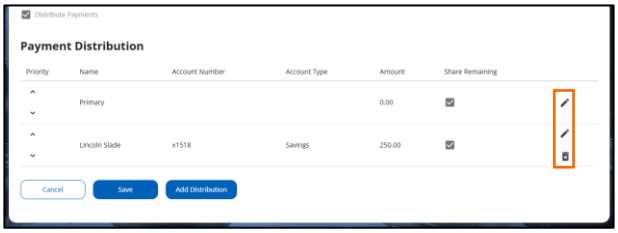
   Select the *Save* button.



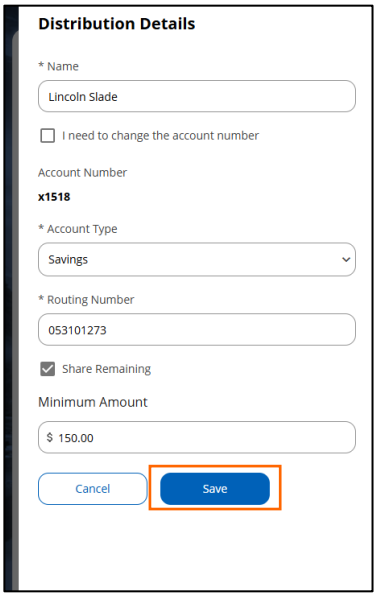
7. The system returns to the *Participant Details* view. Scroll to the *Payment Distribution* section to see the distribution created.



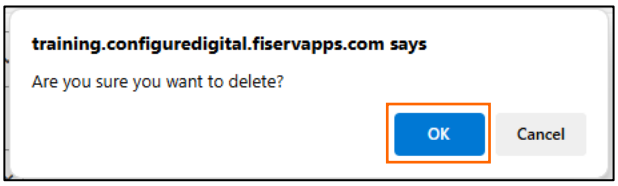
8. From this view, users can edit or delete distributions by selecting the appropriate icon.



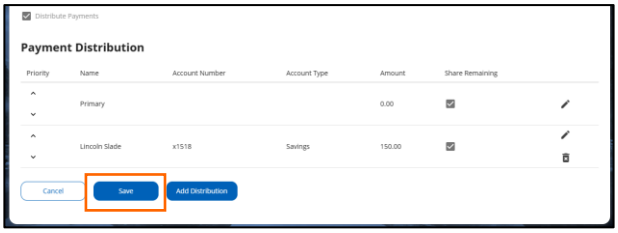
9. The *Distribution Details* view displays when the *Edit* (pencil) icon is selected. Make the necessary changes, then select the *Save* button.



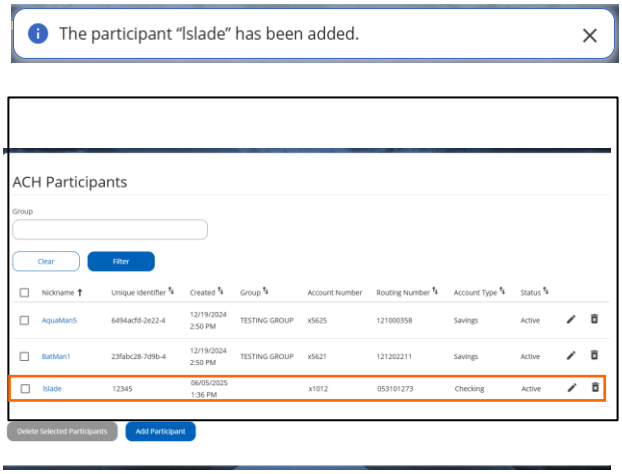
10. A popup confirmation displays when the *Delete* (trashcan) icon is selected. Select *OK* to complete the delete action.



11. Select the *Save* button to save the participant.



12. A popup confirms the participant was added and the participant displays in the *ACH Participants* list.

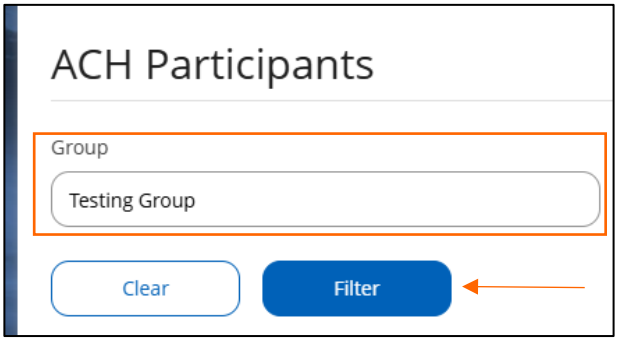


Group Search

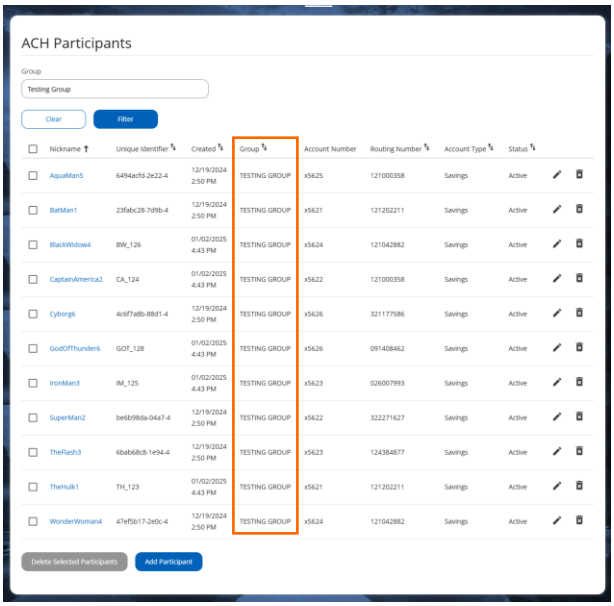
Follow the steps below to search for a group:

1. This feature is valuable if there is a long list of participants and the user only wants to see a particular group.

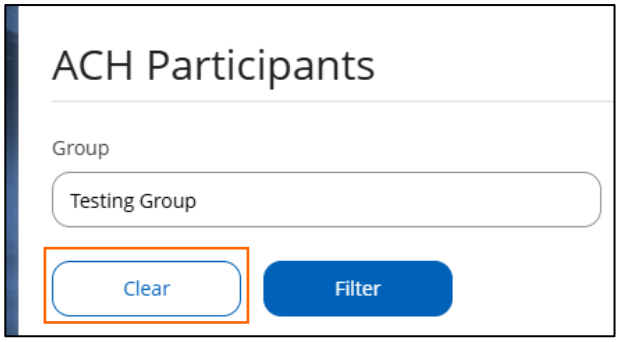
   Enter the group name in the *Group* field, then select the *Filter* button.



2. The list of *ACH Participants* assigned to the group display.



3. Select the *Clear* button to remove the group name and restore the full list of ACH participants.



ACH Participants

Key Points to Remember



If the ACH Participants view displays blank, ACH participants have not been created.



There is no limit to the number of distributions that can be added.

ACH Templates

Purpose

This learning guide provides detailed instructions on how to create an Automatic Clearing House (ACH) template.

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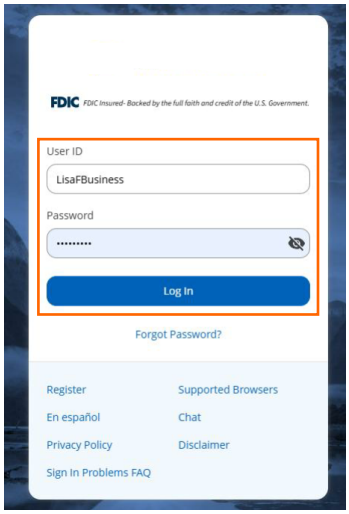
ACH Templates

ACH Templates are used to capture information for electronic transfers and to make repetitive payments or collections, thus eliminating the need to re-enter payment or collection information when sending or collecting funds via ACH.

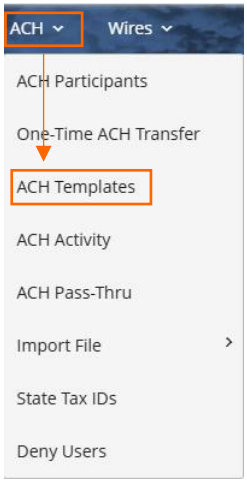
Accessing ACH Templates

Follow the steps below to access *ACH Templates*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.

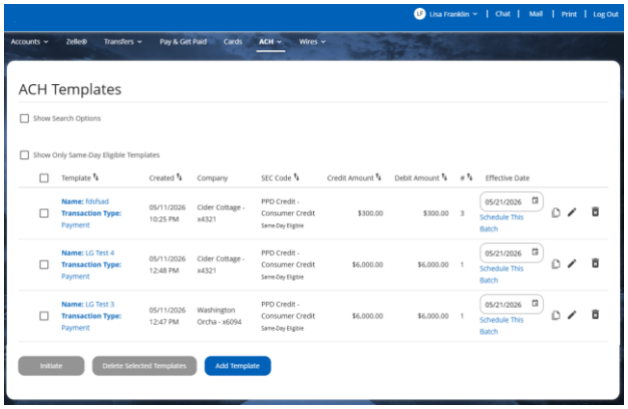


2. Select the *ACH* tab, then select *ACH Templates* from the menu.



ACH Templates

The *ACH Templates* view displays.

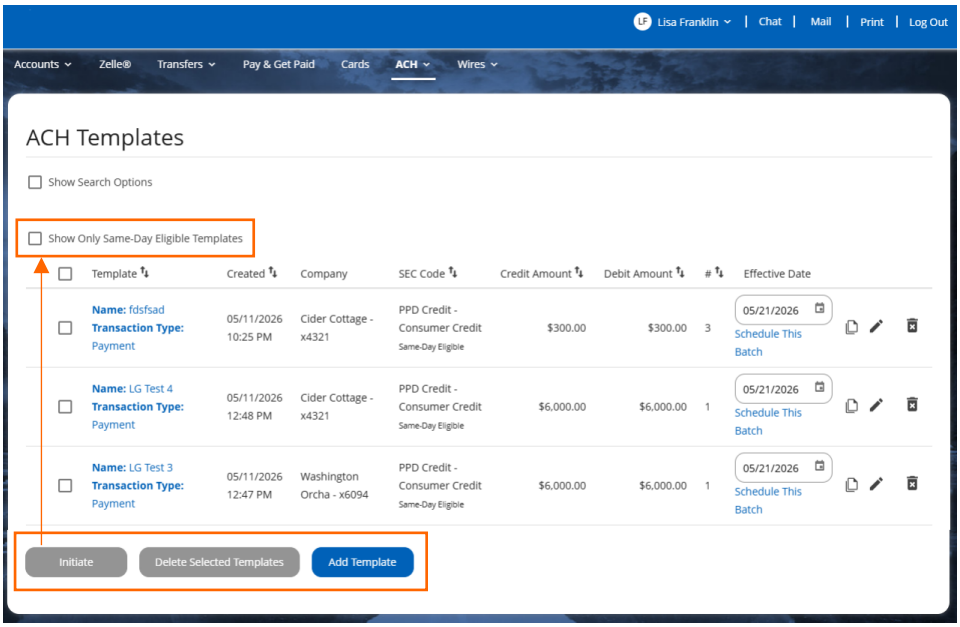


If the *ACH Templates* view displays blank, ACH templates have not been created.

3. There are three buttons available on the *ACH Templates* homepage.

- Initiate - allows the user to process the template for the next available business date factoring in lead days. This button changes to Initiate Same Day when the Show Only Same Day Eligible Templates checkbox is selected, and it allows you to process the template with the current business date.
- Delete Selected Templates - allows the user to delete templates.
- Add Templates - allows you to create a template.

If the buttons are disabled, it indicates the function is not available until a template is selected.

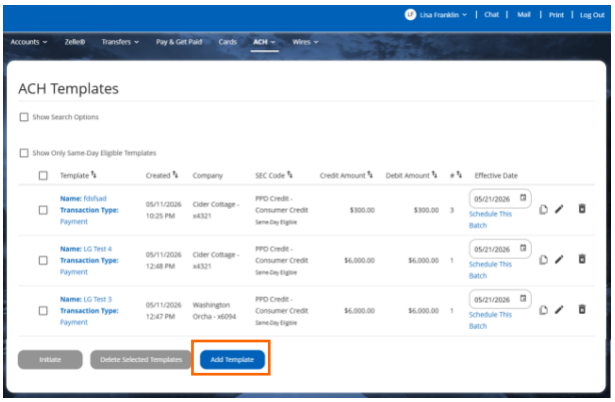


ACH Templates

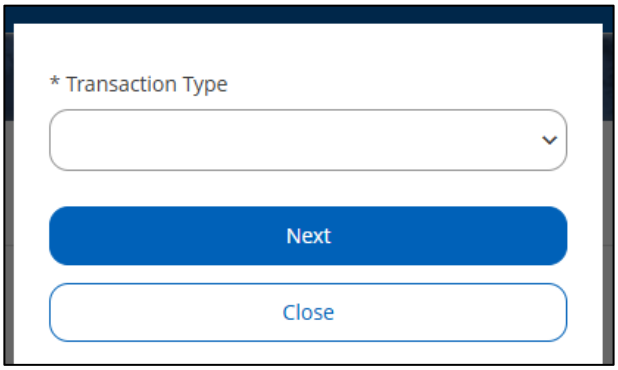
Creating ACH Templates

Follow the steps below to create an *ACH Template*:

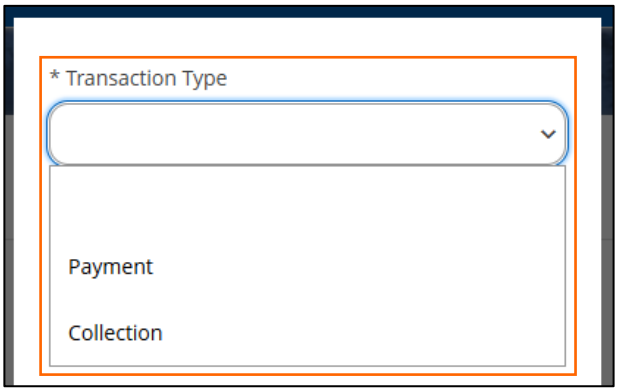
1. Select the *Add Template* button on the **ACH Templates** homepage.



An interim screen displays to select a transaction type.



2. Select the *Transaction Type* down arrow to display the transaction type options.



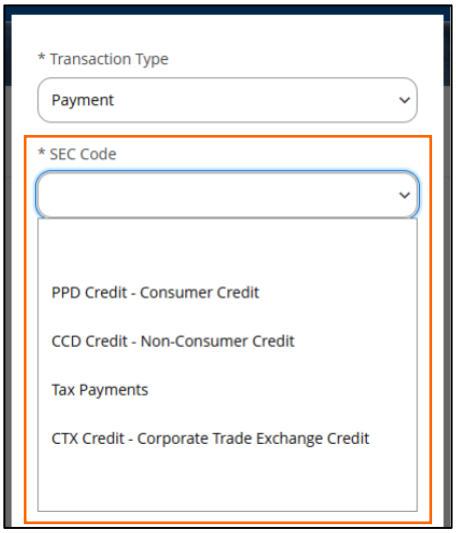
- Payment allows funds to be sent to a recipient.
- Collection allows funds to be withdrawn from a recipient. **NOTE:** Proper documentation is required for collections.

3. The *SEC or Standard Entry Class* codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

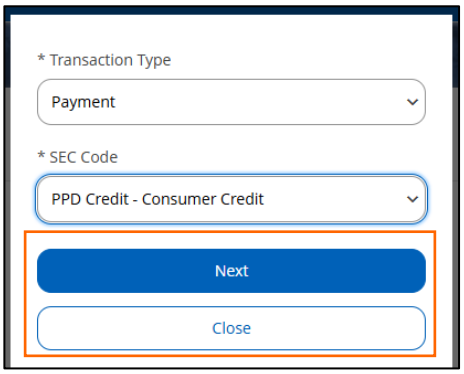
   Select the down arrow to see the list of SEC codes.

   NOTE: This is not an exhaustive list of SEC codes. Users will only have access to the SEC codes assigned to their Entitlements.

   Select the appropriate *SEC* code.

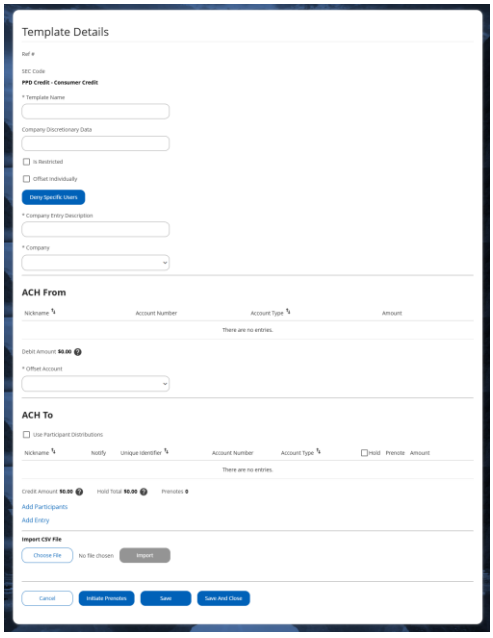


4. Select the *Next* button to proceed or *Close* to cancel the entry.



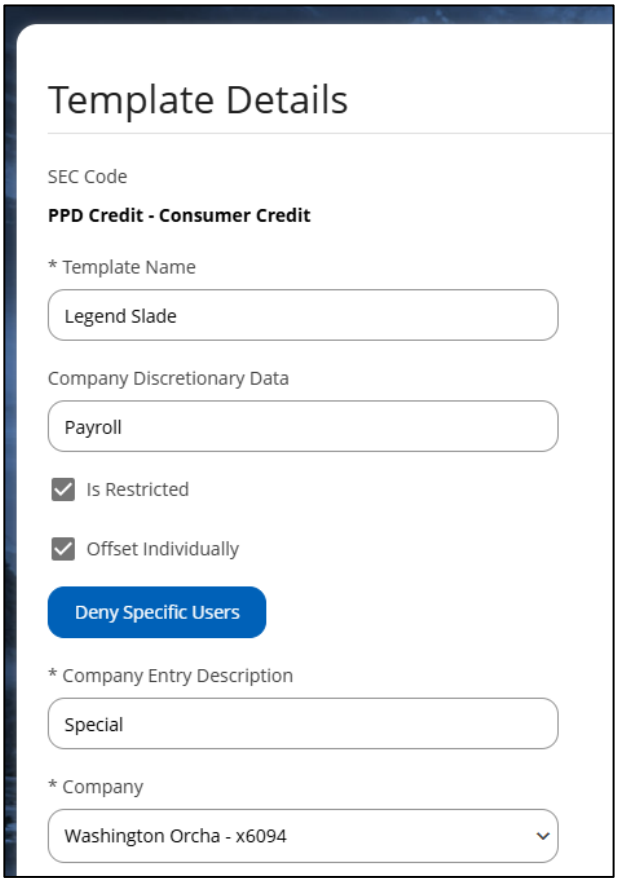
   The *Template Details* view displays.

   This is where the details to create a template are entered.



5. Complete the following field, as applicable:

- Enter the name of the template in the *Template Name* field. **NOTE:** The name can be whatever the user chooses.
- Enter any unique information about the company or template in in the *Company Discretionary Data* field. This is an optional field.
- Select the *Is Restricted* checkbox to manage restricted templates.
- Select the *Offset Individually* checkbox if every batch entry will be offset.
- Select the *Deny Specific Users* button to deny specific users access to a template. The *Deny ACH Template Access* view displays. Search for or select specific users to deny access to the template. If the wrong user is inadvertently selected, select the red X to remove them. Select the *Submit* button.
- Enter a description of the template in the *Company Entry Description* field. There is 10-character maximum.
- Select the *Company* down arrow to select the originating company that the template is being created for. **NOTE:** If the user manages multiple companies, each company will display.

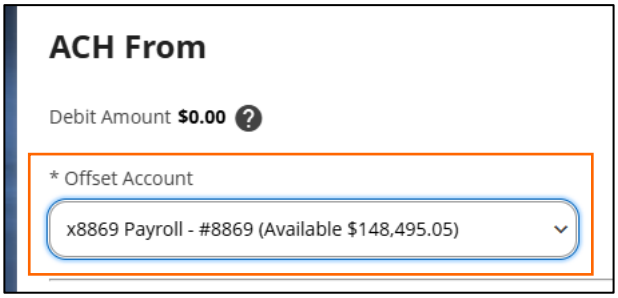


6. The *ACH From* section displays the information for the account the funds will be debited from.

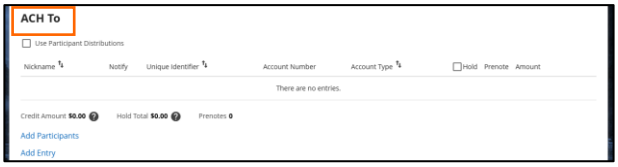
   The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

   Select the *Offset Account* down arrow to select the account the funds will be debited from.

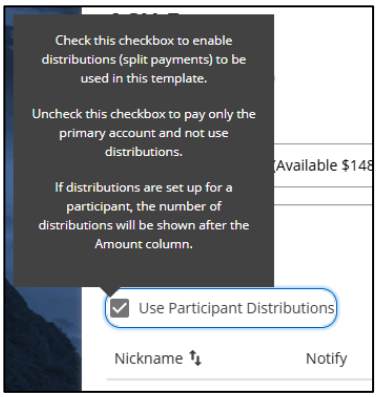
   NOTE: For credit type transactions, the system only allows a single ACH From offset account; however, for debit type transactions, you can add multiple ACH From offset entries.



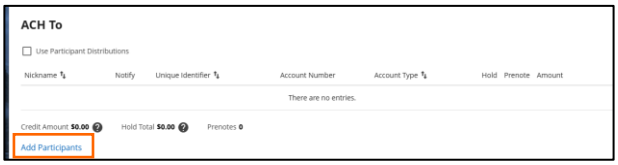
7. The *ACH To* section is where the participants that will receive the payments are selected.



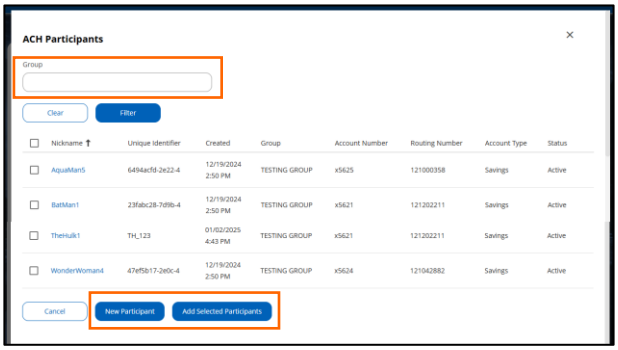
8. *Use Participant Distribution* checkbox - if this checkbox is not checked, the primary account will be paid. If the checkbox is checked, distributions or split payments will be enabled for the template. This means if a participant is distributing money to multiple accounts, the distributions will be applied in this template. **NOTE:** The popup provides an overview of the purpose of this field.



9. Select the *Add Participants* link.



The *ACH Participants* view displays.

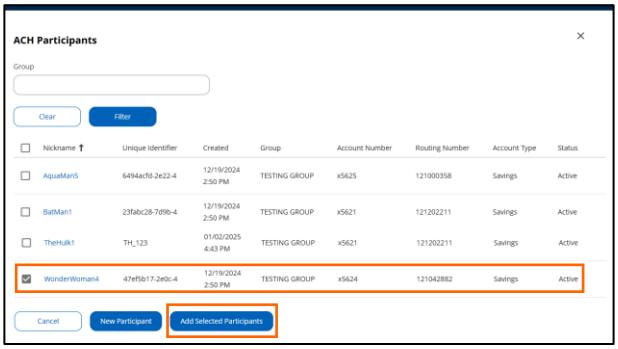


The user can add a new participant or select an existing participant from the list.

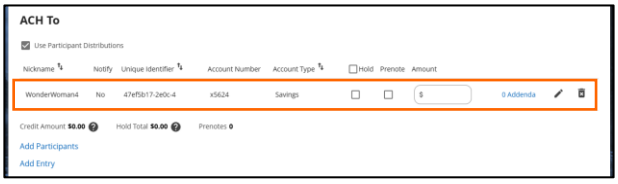
NOTE: Participants are typically added in the *ACH Participant* module; however, if you forgot to add a participant, you could add them by selecting the *New Participant* button and completing the *Participant Details* view.

Filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* learning guide or video for detailed instructions to add a new participant.

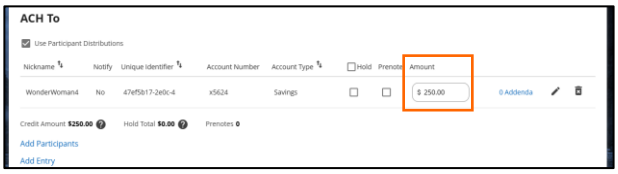
10. Select a participant, then select the *Add Selected Participant* button.



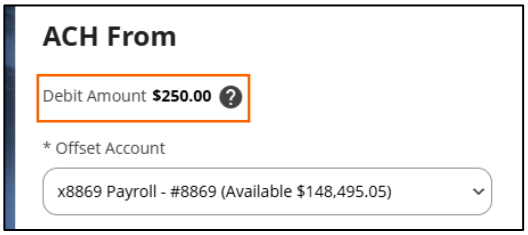
The system returns to the **Template Details** homepage where you now have visibility to the participant in the *ACH To* section.



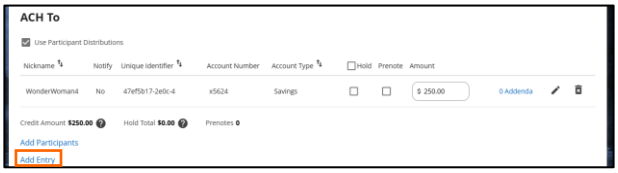
11. Enter the amount to be paid to the participant in the *ACH To Amount* field.



Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered in the *ACH From Debit Amount* field. The *Debit Amount* is the total debit amount of all entries. You can hover over the question mark to see a description of the field.

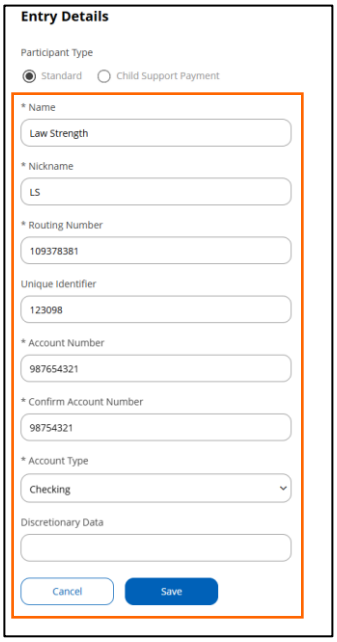


12. The *Add Entry* hyperlink allows you to add a one-time recipient directly in the template. This information will only apply to the existing batch template and it cannot be saved.



Select this hyperlink to add a new recipient, if applicable.

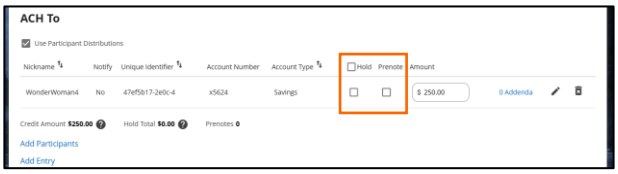
The *Entry Details* view displays.



Complete the required fields, then select the *Save* button.

NOTE: For debit type transactions, the system only allows a single ACH To offset account.

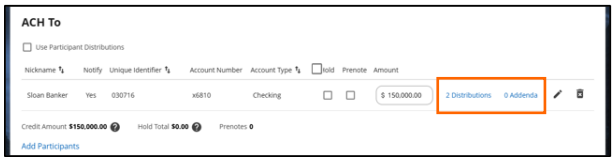
13. Below is an overview of additional fields in the *ACH To* section.



Hold checkbox – Check the header Hold checkbox to place all entries on hold. Check the individual entry Hold checkbox to place an entry on hold. Checked entries will be excluded from the batch.

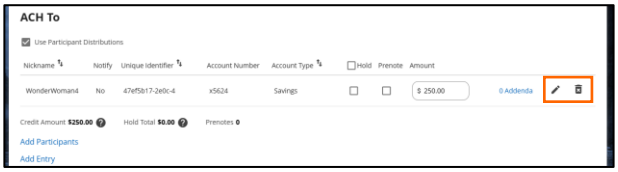
Prenote checkbox – Check this box if the entry is a prenote and will be excluded from the batch. Prenotes are used to verify bank information before sending or pulling actual funds.

Distributions link - Select the link to view the distributions.



Addenda link – Select the link to view addendas. Addenda provides additional information about an ACH transaction.

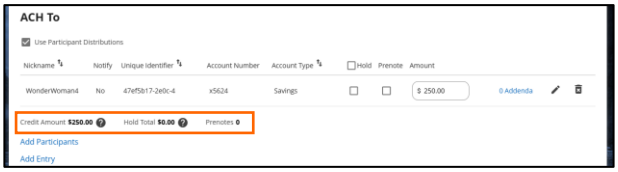
Edit participant details from this view by selecting the Edit (pencil) icon or delete the entry by selecting the delete (trashcan) icon.



The *Credit Amount* field displays the total credit amount for all entries that are not marked hold or prenote.

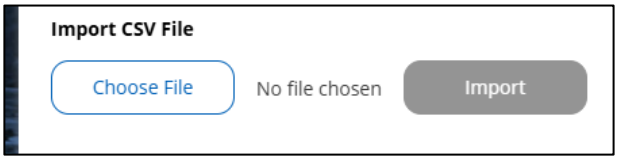
The *Hold total* is the total amount of all entries marked hold.

Prenotes is the total amount of all entries marked prenote.



Hover over the question marks for a description of the field.

14. The *Import CSV File* section allows the user to import a CSV file. Refer to the *ACH Import* video for details on importing a CSV file.



15. Once you have completed entering information in the **Template Details** view, select one of the following options:
    - *Cancel* any changes you have made.

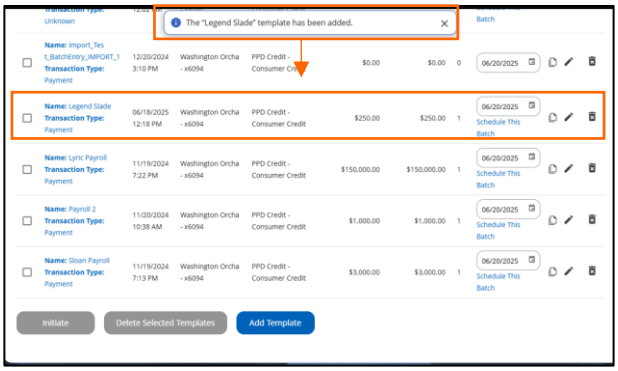


- *Initiate Prenotes* to initiate a batch that only contains prenote transactions.
- *Save* - this option saves the template and remains on the **Template Details** view.
- *Save And Close* - this option saves the template and closes the **Template Details** view.

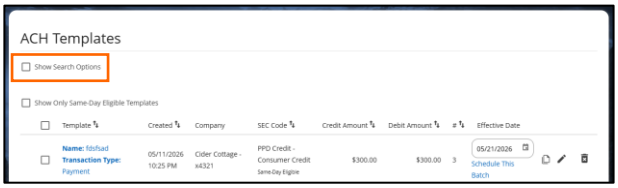
Select the *Save and Close* button.



The system returns to the **ACH Templates** homepage and a confirmation displays indicating the template has been added and the newly created template is visible. Going forward, you can use these templates to initiate ACH transfers.



16. The following actions can be taken on the **ACH Templates** homepage once a template has been created:



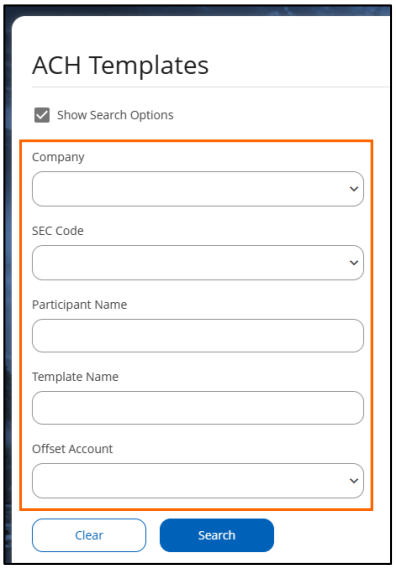
The *Show Search Options* allows the user to search for a template.

ACH Templates

The user can search by:

- Company
- SEC Code
- Participant Name
- Template Name
- Offset Account.

Select the *Show Search Options* checkbox to close the search view.



Templates can be copied, edited, or deleted.



- Select the *Copy* (paper) icon to copy a template. The *Template Details* view displays. The only field that must be updated is the *Template Name* field. Update other fields, if necessary, then select the *Save and Close* button. The system returns to the **ACH Templates** homepage and the copied template is visible.
- Select the *Edit* (pencil) icon to edit a template. The ***Template Details*** view displays. Make the necessary changes, then select the *Save and Close* button.
- Select the *Delete* (trashcan) icon to delete a template. Select the *OK* button on the delete confirmation.

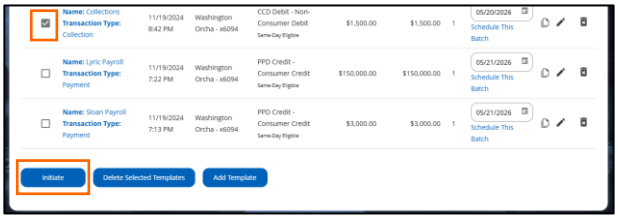
Schedule this Batch allows the user to schedule the batch as a recurring batch. Select the link and complete the required fields. Enter the Start Date, Frequency, End Date, and Number of Transfers, then select *Initiate*.



ACH Templates

17. To initiate or start processing a batch, you can initiate a template from the *Recurring Batch Schedule* view or from the **ACH Templates** homepage.

    From the **ACH Templates** homepage, select the checkbox for the intended template, then select the *Initiate* button to start the ACH process.



ACH Templates

Key Points to Remember



If the ACH Templates view displays blank, ACH templates have not been created.



Proper documentation is required when creating a Collection template.



Participants are typically added in the ACH Participant module; however, they can be added at the template level by selecting the New Participant button and completing the Participant Details view.

One-Time ACH Transfer

Purpose

This learning guide provides detailed instructions on how to create a one-time ACH transfer. To complement this guide, a One-Time ACH Transfer video and job aid are available on Xchange.

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Accessing One-Time ACH Transfer 28
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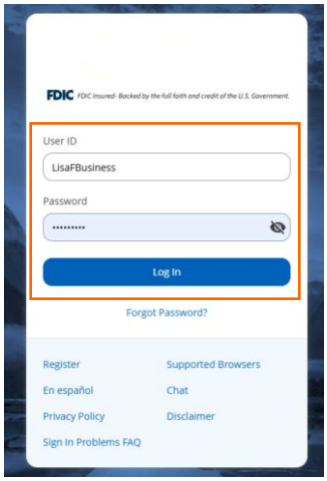
One-Time ACH Transfer

A one-time ACH transfer is a transaction sent to or withdrawn from a participant on a one-off basis.

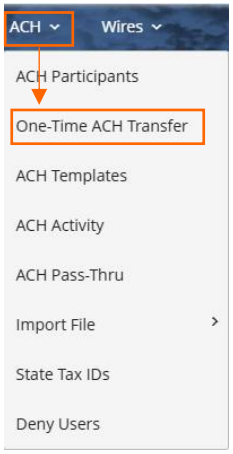
Accessing One-Time ACH Transfer

Follow the steps below to access One-Time *ACH Transfer*:

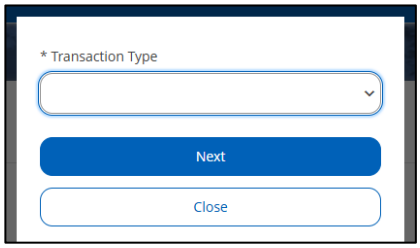
1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



2. Select the *ACH* tab, then select *One-Time ACH Transfer* from the menu.



The *Transaction Type* popup displays.

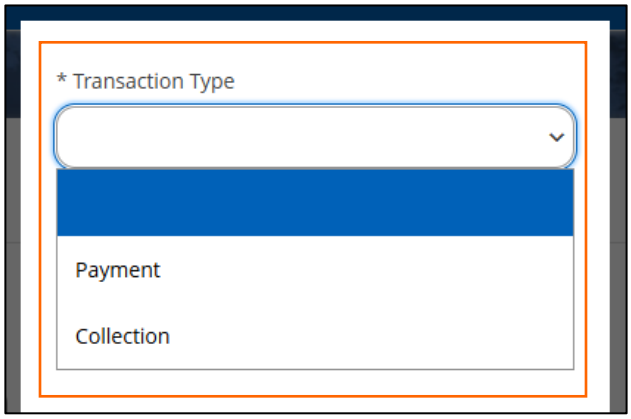


One-Time ACH Transfer

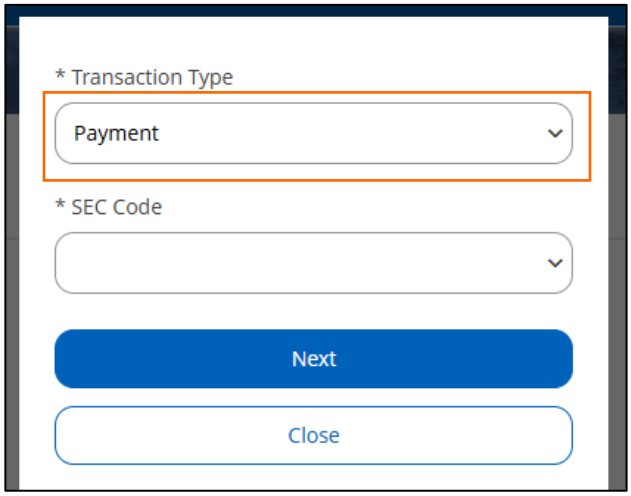
3. Select the *Transaction Type* down arrow to display the transaction type options.

   Options are:

   - Payment - Allows the user to send funds to a recipient.
   - Collection - allows the user to withdraw funds from a recipient. Proper documentation is required for a collection one-time transfer.

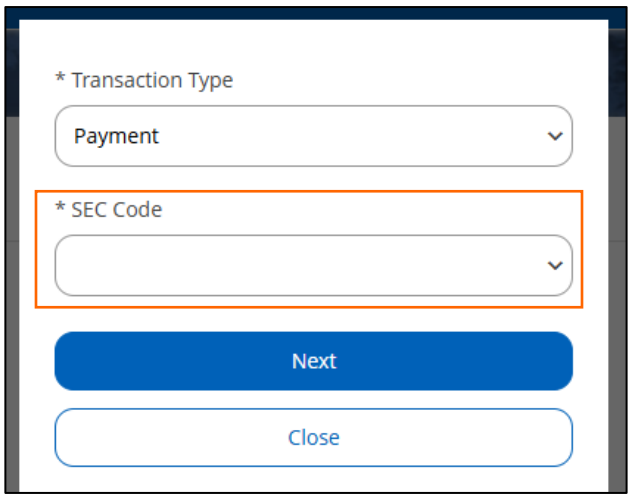


4. Select *Payment* or *Collection*, as appropriate.



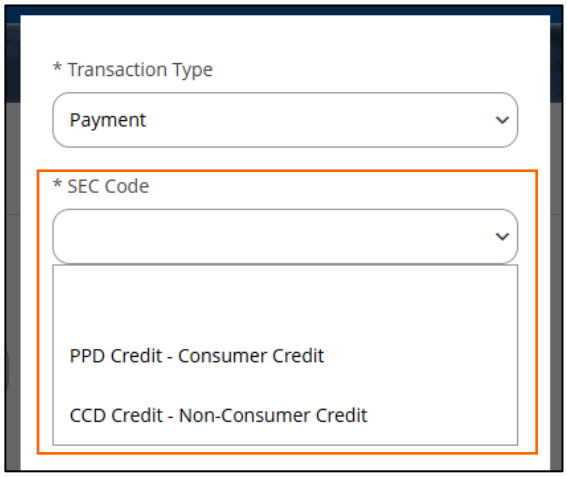
5. The *SEC* or *Standard Entry Class Code* field displays. SEC codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

   One-Time ACH can be done for PPD Credit, PPD Debit, CCD Credit, and CCD Debit only. Other SEC transactions must be processed as ACH templates or other import processes.

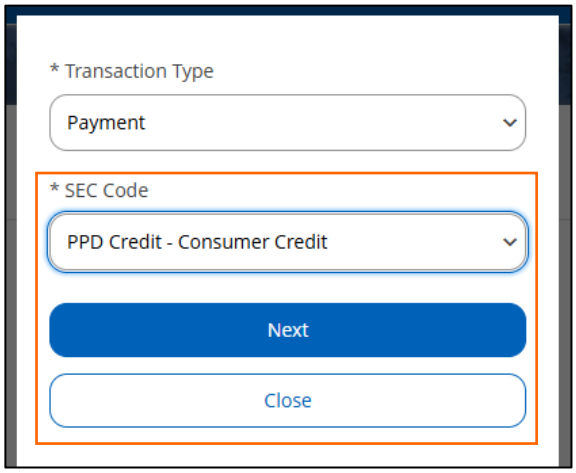


Select the down arrow to see the list of SEC codes. This is not an exhaustive list of SEC codes.

Users will only have access to the SEC codes assigned to their Entitlements.



6. Select the appropriate *SEC Code*, then select *Next* to proceed or *Close* to cancel the entry.



The *One-Time ACH Transfer* view is where you will enter the details to create a one-time payment.

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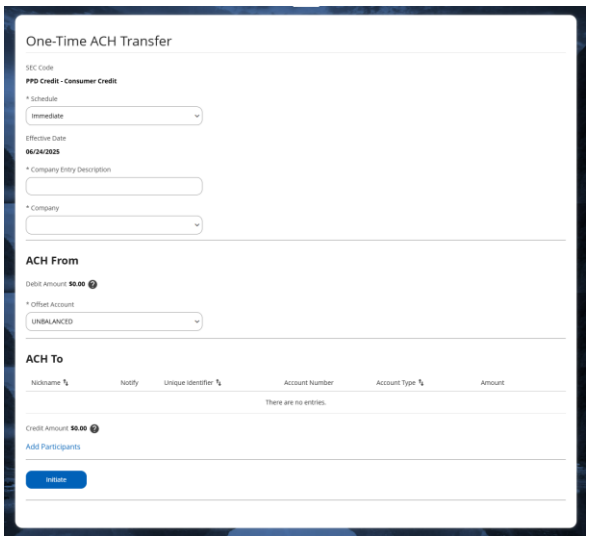
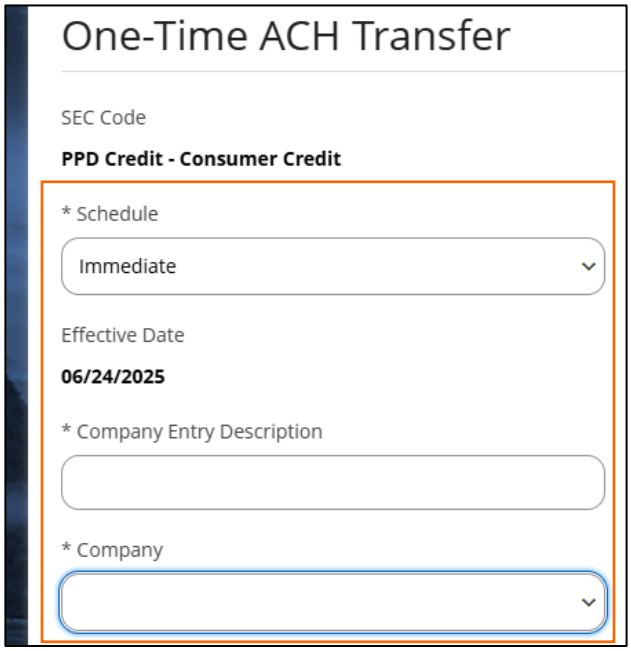


One-Time ACH Transfer

7. Complete the required fields in the top section of the view:

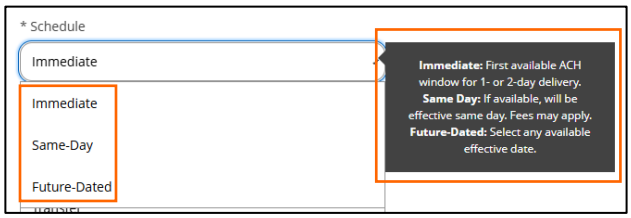
   - Schedule
   - Effective Date
   - Company Entry Description
   - Company



8. Select the *Schedule* down arrow to schedule an:

   - Immediate - Occurs at the first available ACH window, which is 1-2 days delivery
   - Same Day - Effective the same day and fees may apply, if available.
   - Future Dated - Any available effective date.

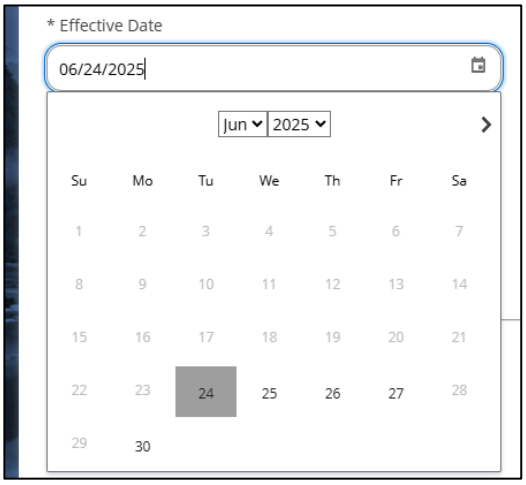
   NOTE: Hover over the field, a popup displays with a description of each option.



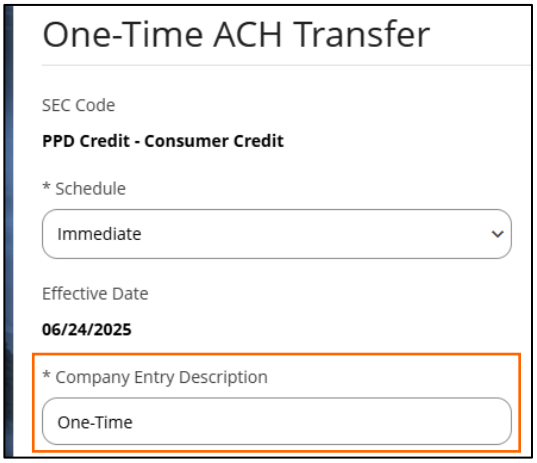
One-Time ACH Transfer

9. Select the *Effective Date*.

   - Immediate – The date defaults to the first available ACH window for 1-2 day delivery.
   - Same Day – The date defaults to the current date, if available.
   - Future Dated – Select the calendar icon and choose a date in the future to schedule the payment.

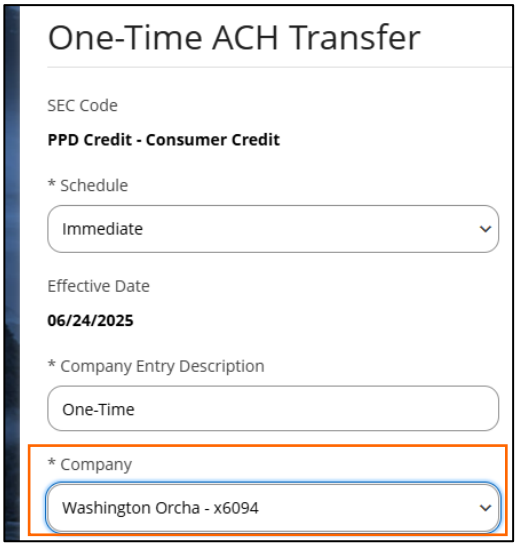


10. Enter a description of the one-time transfer in the *Company Entry Description* field. This field has a 10-character maximum.



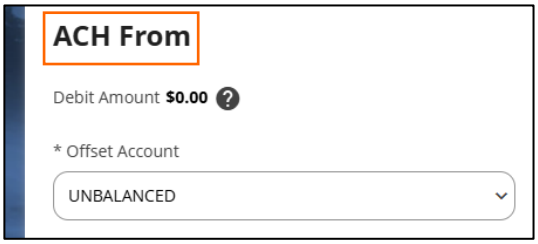
11. Select the *Company* field down arrow to select the originating company.

    NOTE: If the user manages multiple companies, each company will display.



One-Time ACH Transfer

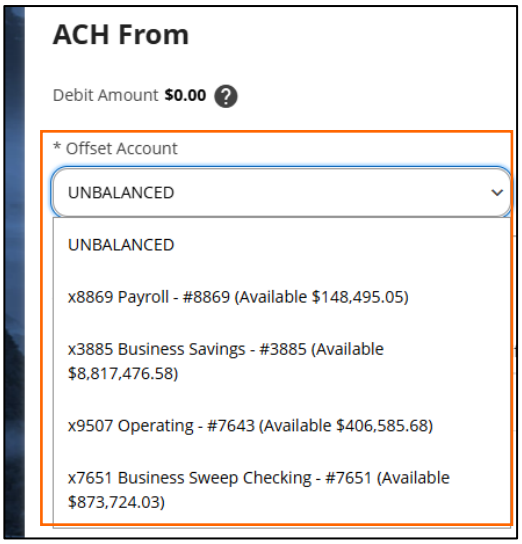
12. The next section is the *ACH From* section. This is the offset (debit) account information.



The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

NOTE: For credit type transactions, the system only allows a single ACH From offset account; however, for debit type transactions, you can add multiple ACH From offset entries.

13. Select the *Offset Account*, which is the account the funds are being debited from.



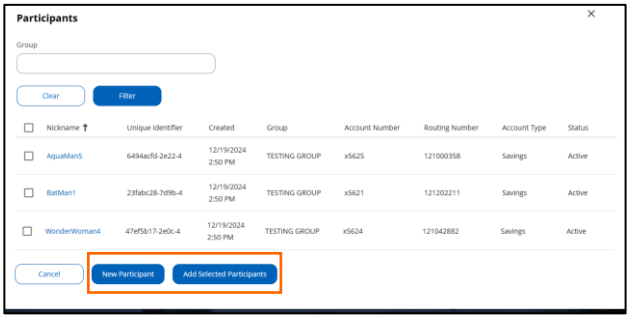
14. The next section is the *ACH To* section. This is the participant that the payment will be sent to.



15. Select the *Add Participants* link.



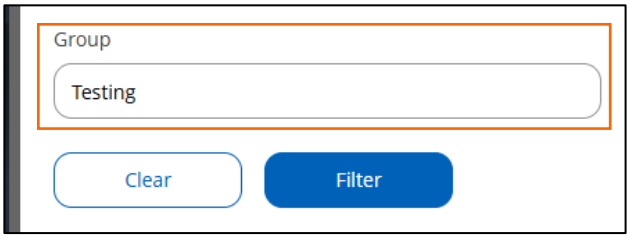
The *Participants* view displays.



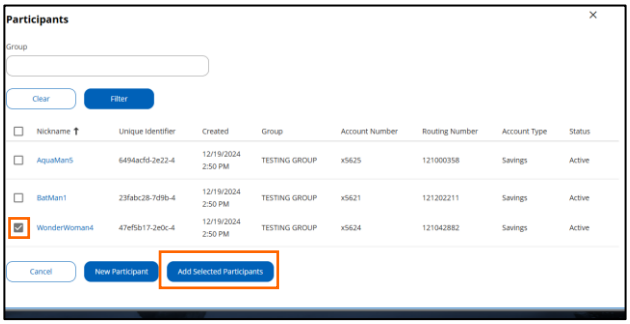
Add a *New Participant* or *Add Selected Participants* on this view.

Participants are typically added in the *ACH Participants* module; however, if you forgot to add a participant, you can add them at the template level by selecting the *New Participant* button and completing the *Participant Details* view.

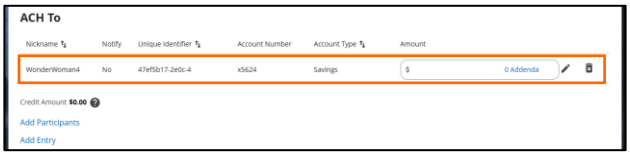
You can also filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* video or Learning Guide for detailed instructions to add a new participant.



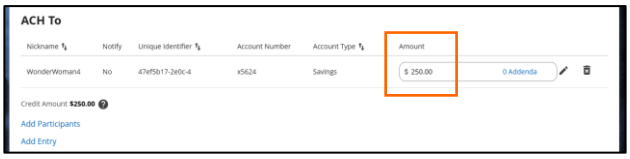
16. Select a participant, then select the *Add Selected Participant* button.



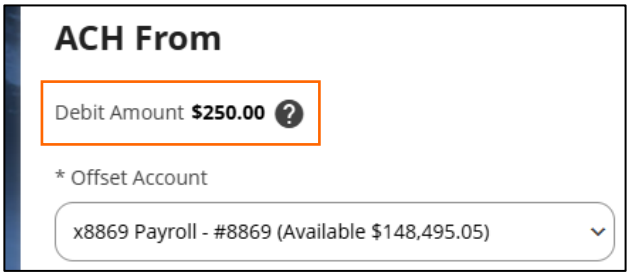
The system returns to the *One-Time ACH Transfer* view and the selected participant is visible in the *ACH To* section.



17. Enter the amount to be paid to the participant in the *ACH To Amount* field. The amount entered should balance with the Debit Amount.

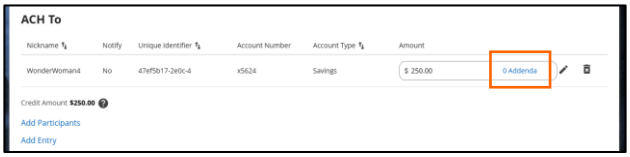


Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered.



One-Time ACH Transfer

18. Select the *Addenda* link to view addendas, if applicable. Addendas are optional. They provide additional information about an ACH transaction.



Select the *Edit* (pencil) icon to edit participant details or the *Delete* (trashcan) icon to delete the entry.



The *Credit Amount* displays the total credit amount for all entries.



Hover over the question mark for a description of the field.

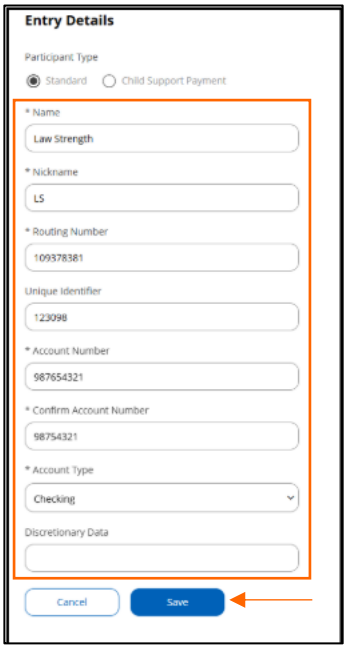
The *Add Entry* hyperlink allows you to add a one-time recipient directly in the template. This information will only apply to the existing batch template and it cannot be saved.



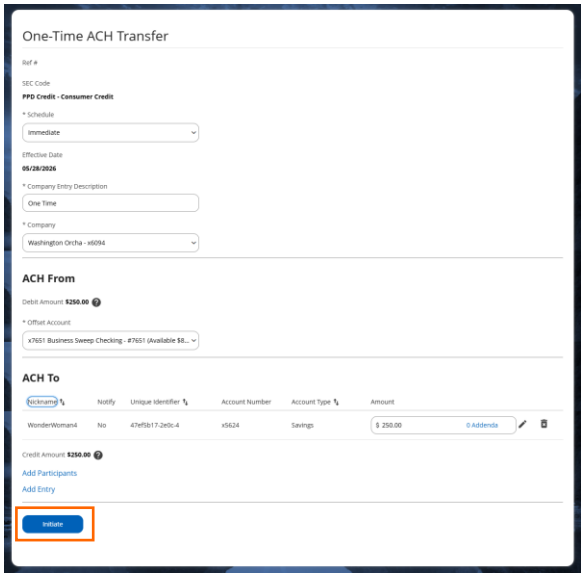
Select this hyperlink to add a new recipient, if applicable.

The *Entry Details* view displays.

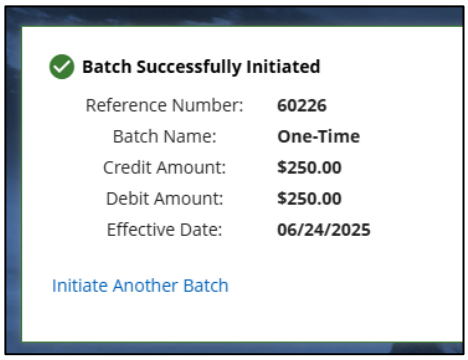
Complete the required fields, then select the *Save* button.



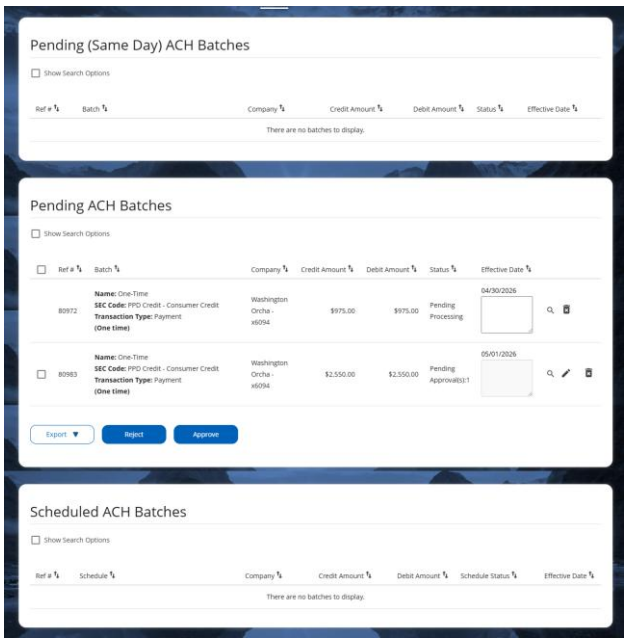
19. Select the *Initiate* button.



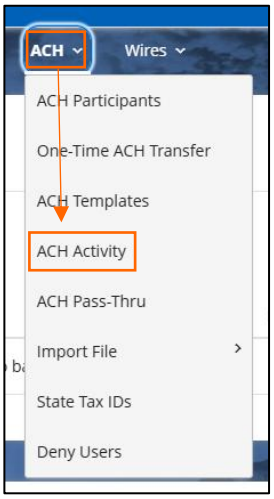
A confirmation displays indicating the batch successfully initiated. The user will also receive an email notification.



Beneath the confirmation is *ACH Activity*. This view automatically displays after the batch is initiated.

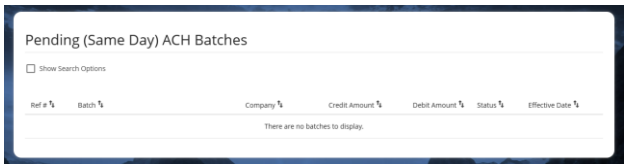


You can also access this view under the *ACH* tab, then select *ACH Activity*.

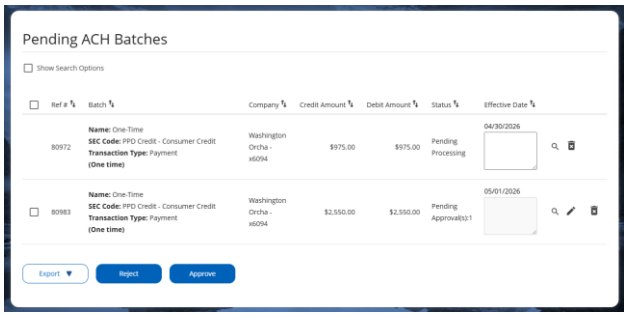


20. The *ACH Activity* view displays the following batch activity:

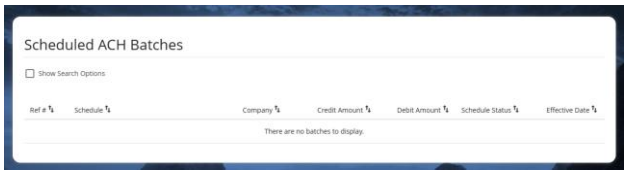
- *Pending (Same Day) ACH Batches* are batches that will be processed the same day.



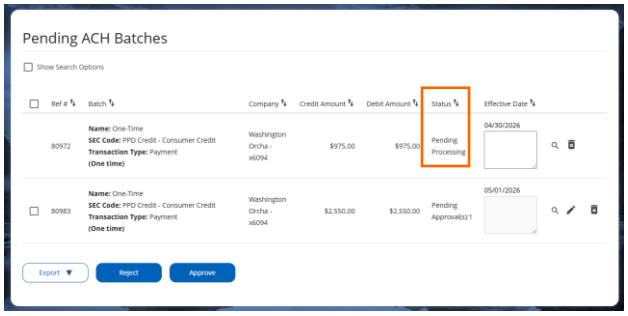
- *Pending ACH Batches* are the immediate and future-dated ACH transfers awaiting approval.



- *Scheduled ACH Batches* are transfers that have been initiated, but they recur automatically on a designated frequency. After the initial approval, they generate automatically. If the batch is modified, it will need to go through the approval process again.



21. Refer to the *Status* column to see the status of each batch.

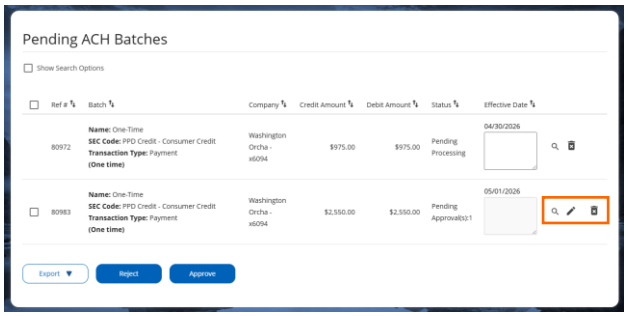


Below is a list of the different statuses:

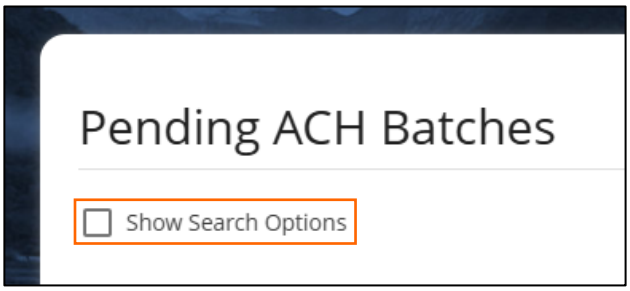
- Processed - Batch was successfully included in the NACHA file being transmitted to the Fed.
- Processed Failed - Batch failed to be included in the NACHA file being transmitted to the Fed.
- Pending Approval – Batch is waiting for a designated approver to review and approve the batch.
- Pending FI Approval - Indicates the Review All has been set or Review Threshold limits have been applied that require the FI to provide override review threshold approval.
- Approved - Batch has been reviewed and approved by a designated approver.
- Rejected - Batch was reviewed by a designated approver, but was not approved due to discrepancies.
- Canceled - Batch was withdrawn by a business user and will not be included in the NACHA file being transmitted to the Fed.
- Canceled by System - Batch was withdrawn by action of an FI Admin and will not be included in the NACHA file being transmitted to the Fed.

22. The following actions can be taken in the *ACH Activity* view:

View, edit, or delete pending batches for each category by selecting the appropriate icon.



Search for a batch by selecting the *Show Search Options* checkbox.

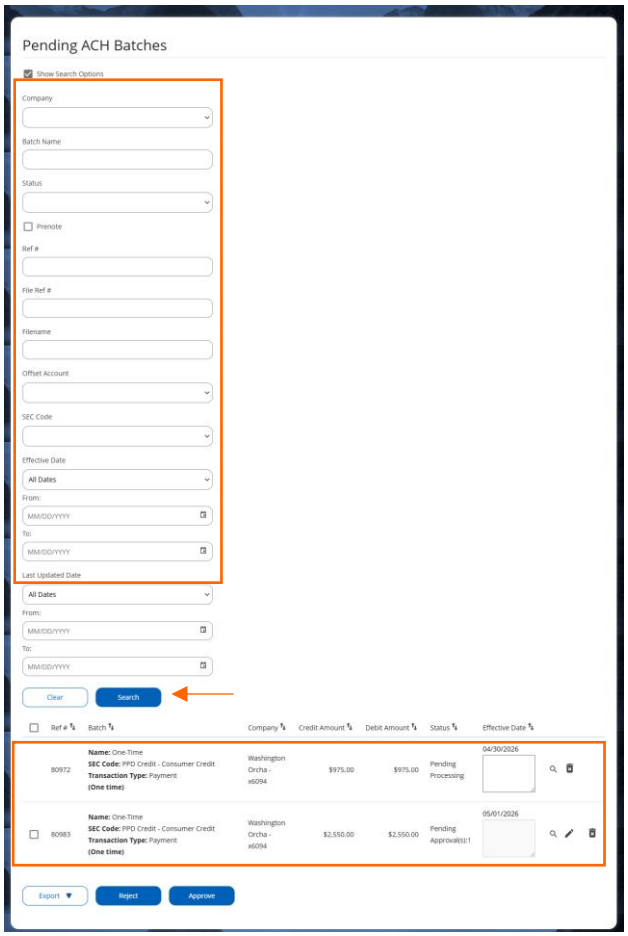


There are several search criteria available to perform a search.

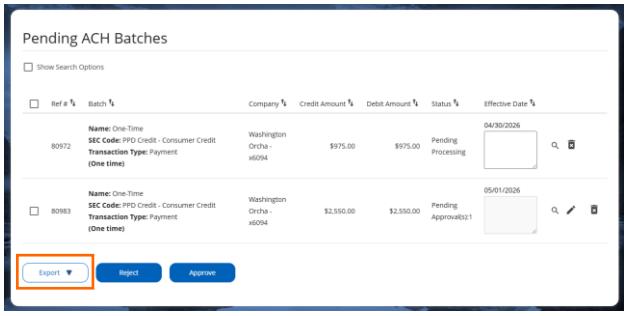
Enter information in the desired field(s), then select the *Search* button.

The search results display at the bottom of the view.

Deselect the checkbox to close the *Show Search Options* view.

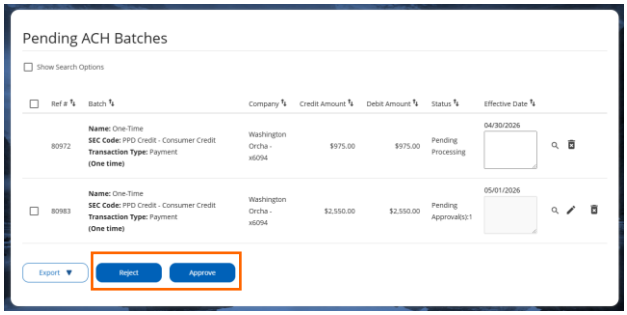


23. The *Export* feature allows you to export the batch information into a PDF or CSV file.



24. Approval Workflow

If the user is a designated approver, an *Approve* and *Reject* button displays in the batch category for which they have approval rights.



Approvers receive a notification through Notifi when approval activity is required. The initiator of a batch cannot approve their own batch.

Key Points to Remember

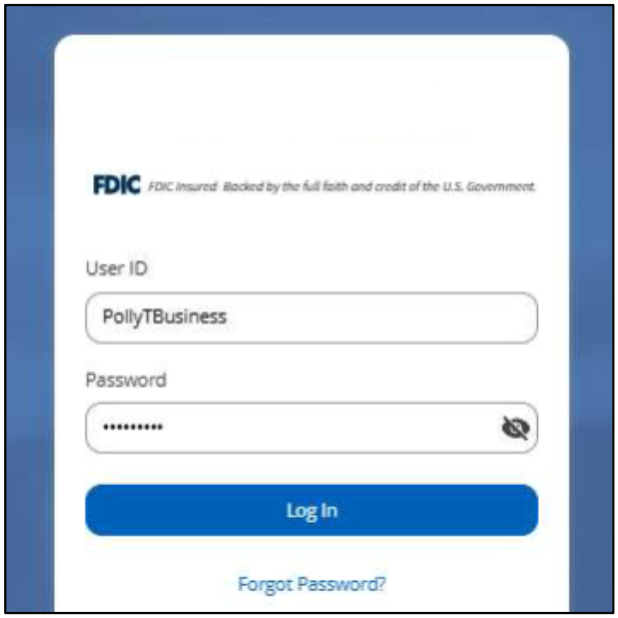


Proper documentation is required for a collection one-time transfer.

To Upload an ACH Pass-Thru File as a Business

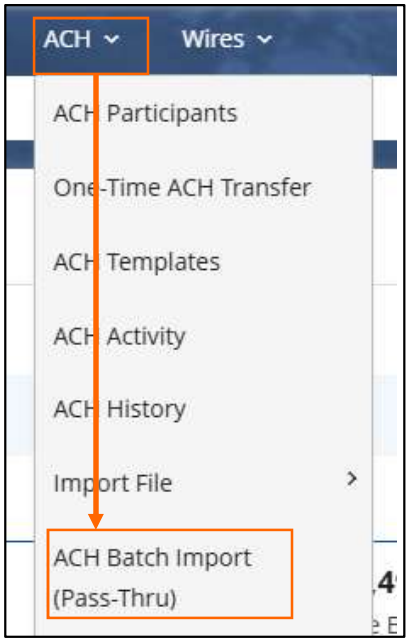
Follow the steps below to upload an ACH Pass-Thru file, such as a file created by a payroll or accounting system.

1. Log onto the Business Portal

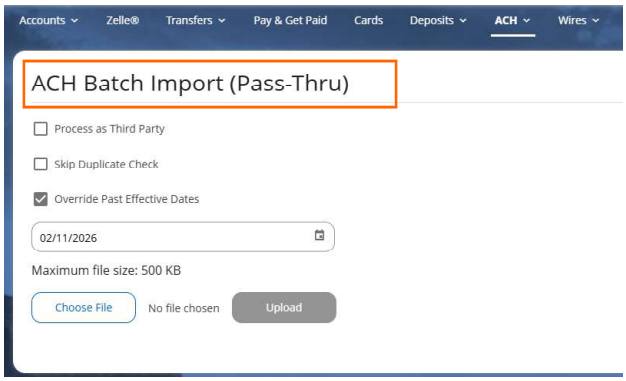


2. Select the *ACH* tab.

   Select *ACH Batch Import (Pass-Thru)* from the drop-down menu



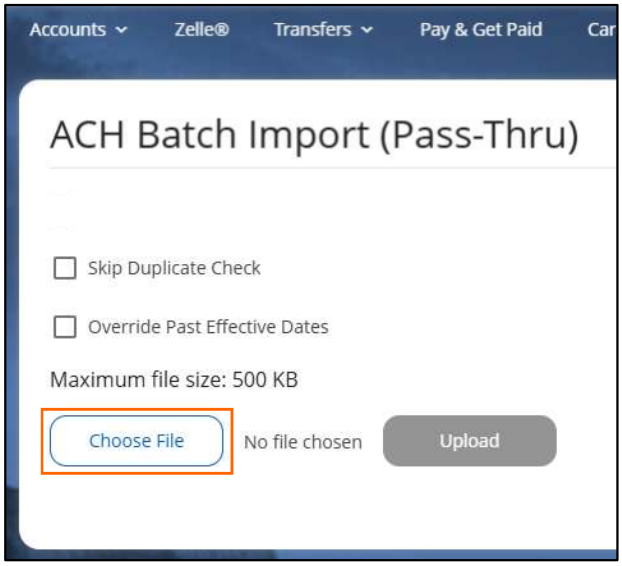
3. The *ACH Batch Import ACH (Pass-Thru)* screen displays.



Uploading an ACH Pass-Thru file

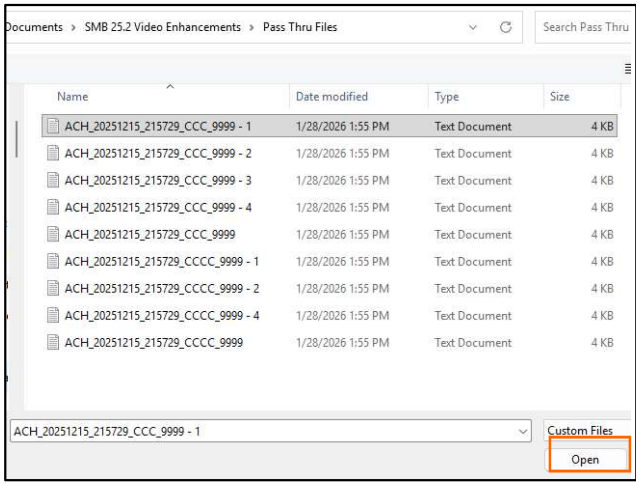
To upload an ACH Pass-Thru file, follow the steps below:

1. Select the *Choose File* button.

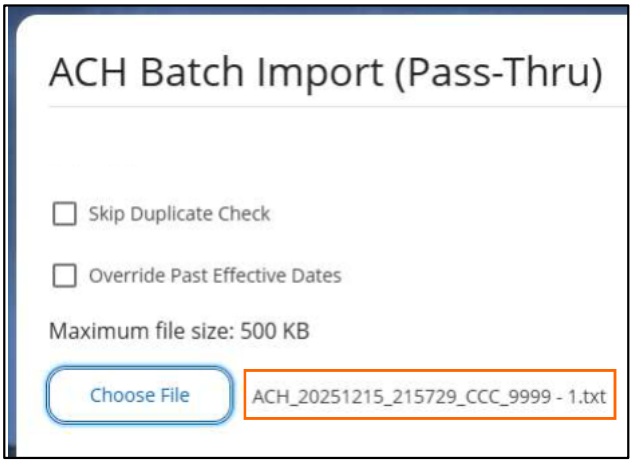


2. Find the ACH Pass-Thru file on your computer.

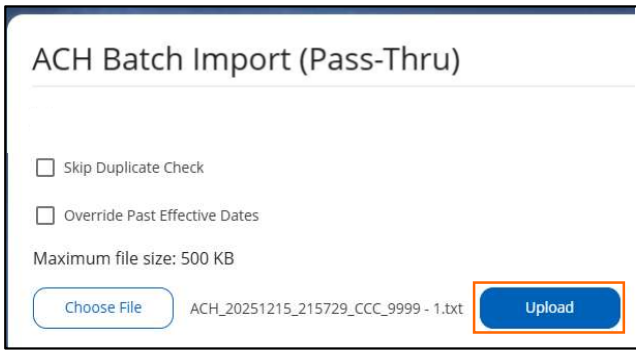
   Select the file and then select *Open.*



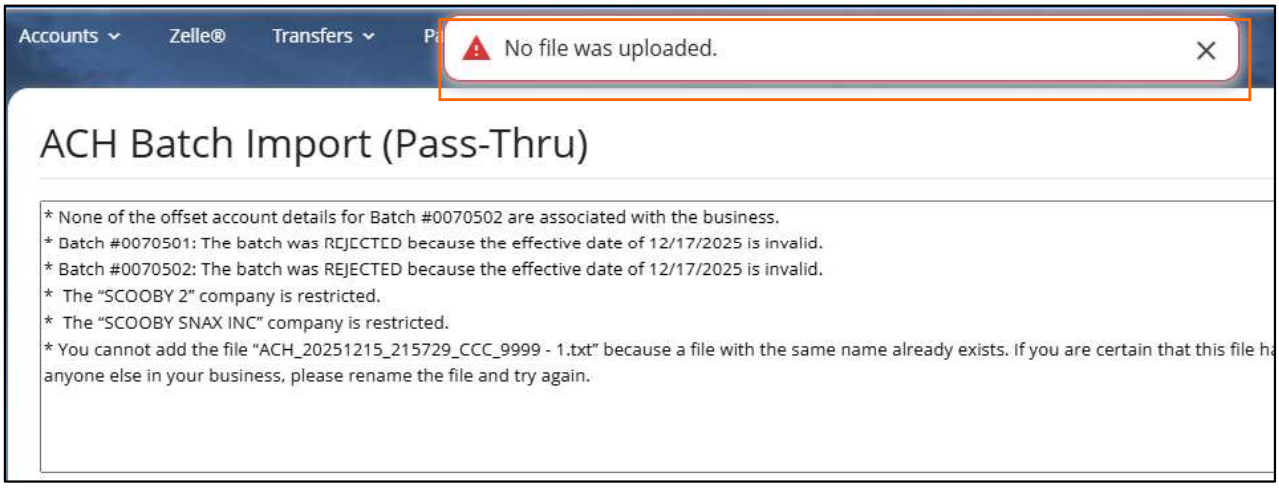
3. The file name will display beside the *Choose File* button.



4. Select the *Upload* button.



5. A message will indicate whether the file has been uploaded successfully or not. The box details the reasons for rejection.



ACH Pass-Thru Rejection Messages

Possible reasons for rejection are listed below:

1. Invalid, past effective dates.
2. Unbalanced file –The system has been configured for SEC transactions to produce only balanced files.
3. Offset account does not match. The user may not have entitlements to this account, or the account is not showing as an available account for this business.
4. User does not have entitlements to all SEC code types in the file.
5. The file has the same name as another uploaded file.
6. The file has possible duplicate batches.
7. User has exceeded the review threshold or hard limits, which were set when the business was registered. - Get approval from a user with approval permissions.

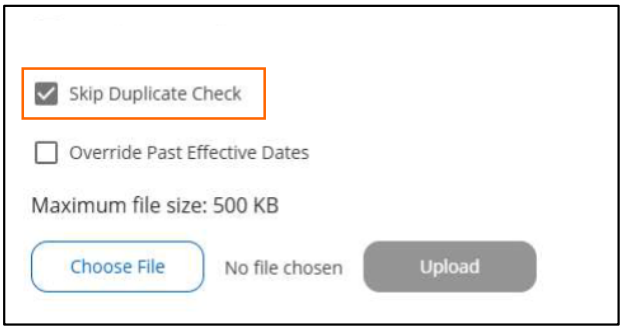
When the Review Threshold limit has been exceeded, the message does not show in the box with the uploaded messages. A separate pop-up message shows when the file is initiated.

Overriding Errors When Uploading

A simple way to override some errors when uploading is to select one or more of the options here:

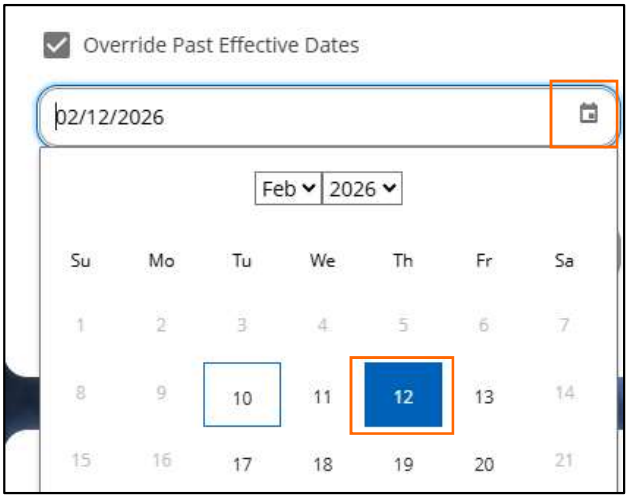
1. Select *Skip Duplicate Check* option to bypass checking for duplicates.

   Checking for duplicates ensures that the same files haven't been uploaded during the day. Configure Digital allows this option so Businesses can choose not to check for duplicates.



2. Select Override *Past Effective Date* if the date is in the past. .

   Select the calendar icon.
   Choose a future date.

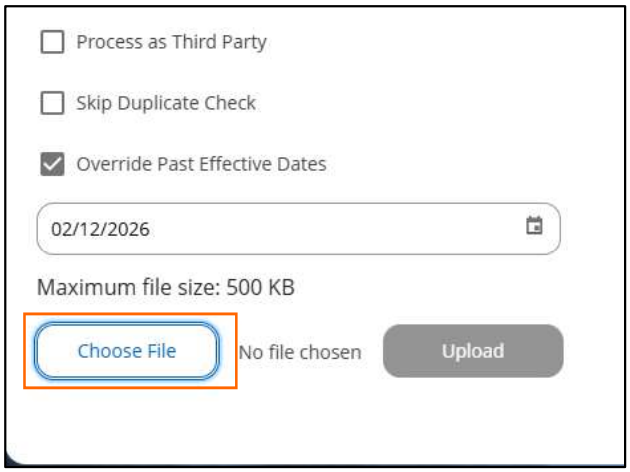


3. With one or more boxes checked, select *Choose File*.

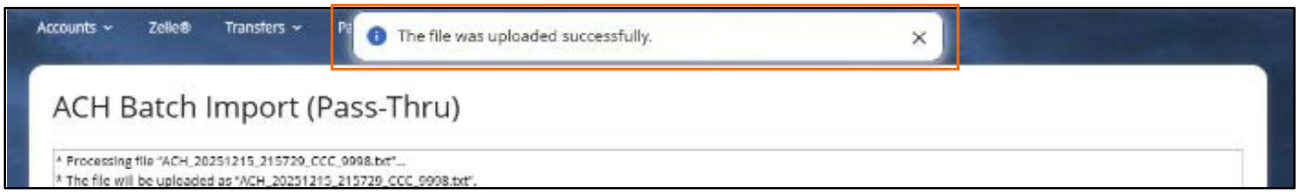
   Find the file on your computer. Select the file and select *Open*

   The file name will display beside the *Choose File* button.

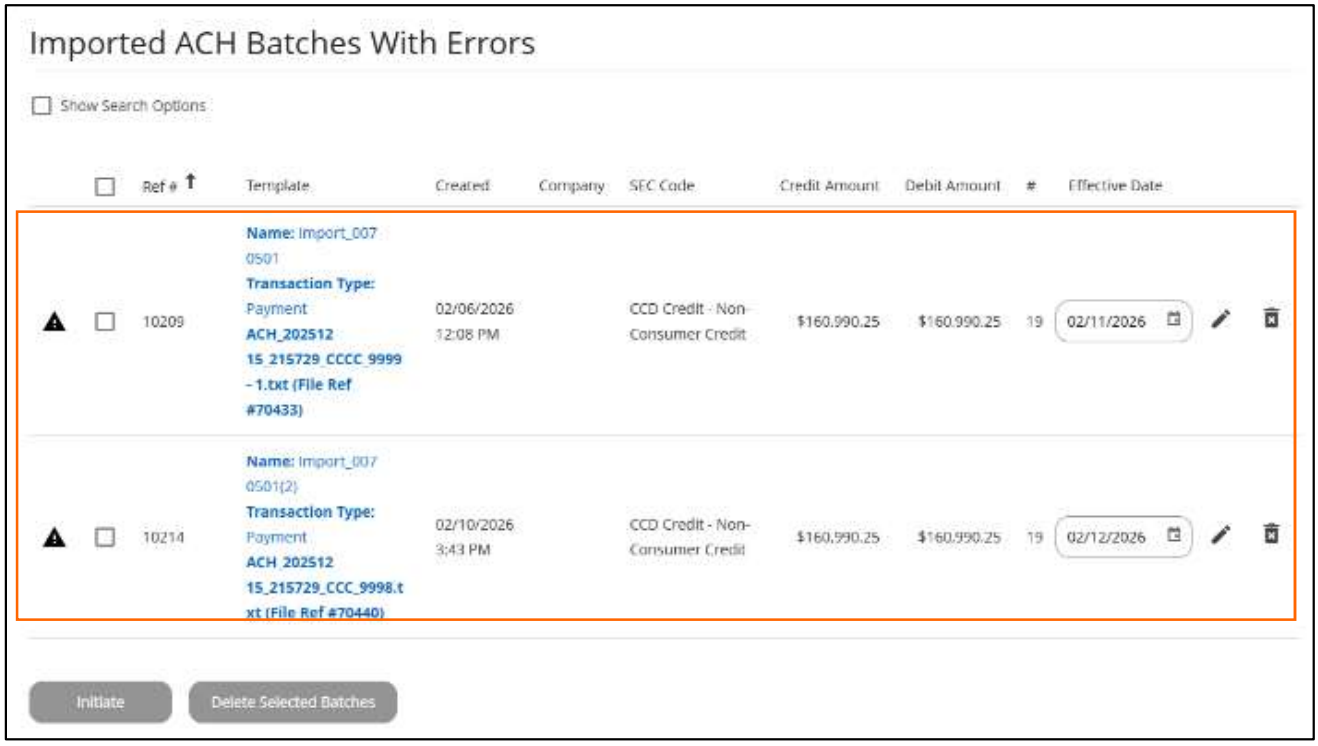
   Select *Upload,*



4. A message will confirm whether the file was uploaded successfully or not.



5. If there are errors in the file, it will be displayed in the *Imported ACH Batches with Errors* section.

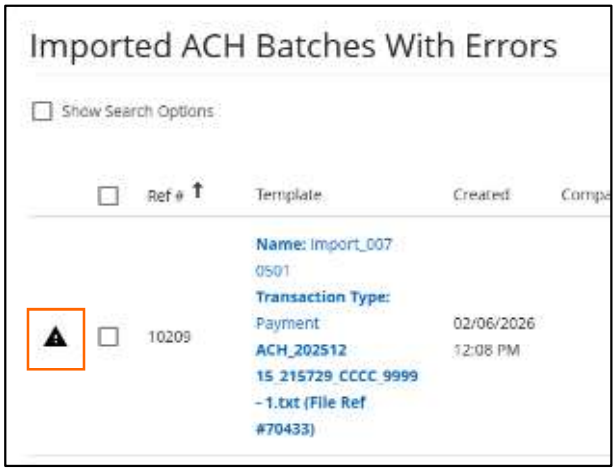


A Pass-Thru file may be displayed as more than one batch if it contains batches with different transaction or SEC codes.

To Resolve Batch Errors

The improved editing feature makes it easier to correct ACH Pass Thru files directly from the *Imported ACH Batches with Errors* screen. Follow the instructions below to correct the batch.

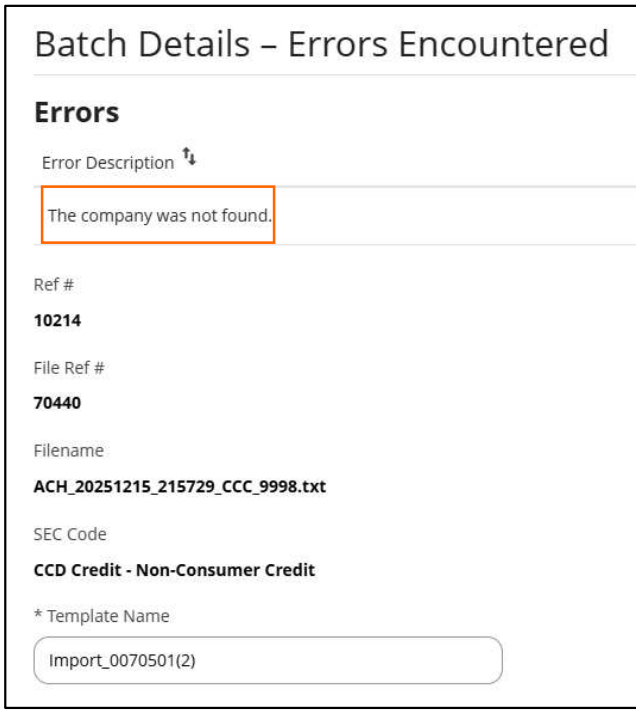
1. Batches with errors will be displayed in the *Imported Batches with Errors* section. They will also have a triangle with an exclamation mark beside it.



2. Select the pencil icon beside a batch to see its errors.



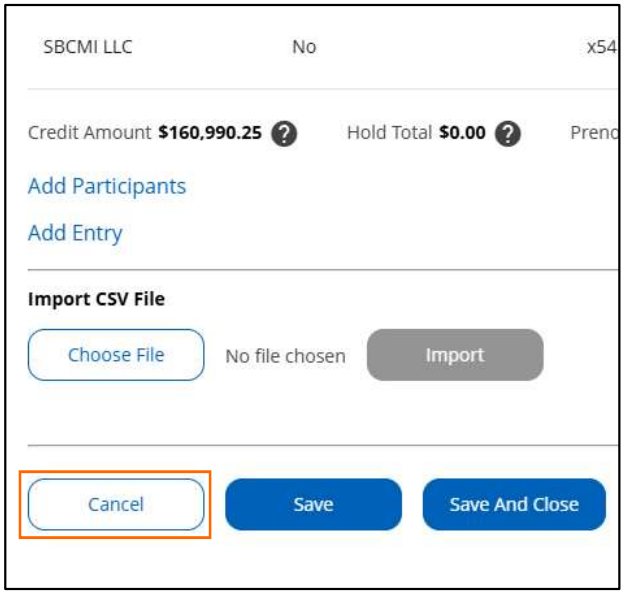
3. The Batch Details – Errors Encountered screen displays. The errors will be listed at the top of the page.



To Correct an Invalid Date

1. If the error message indicates that there is an invalid date, scroll down to the bottom of the screen.

   Select *Cancel* to return to the previous view to change the date. .



2, Select the *Calendar Icon* in the Effective Date field next to the batch. Choose a date in the future.



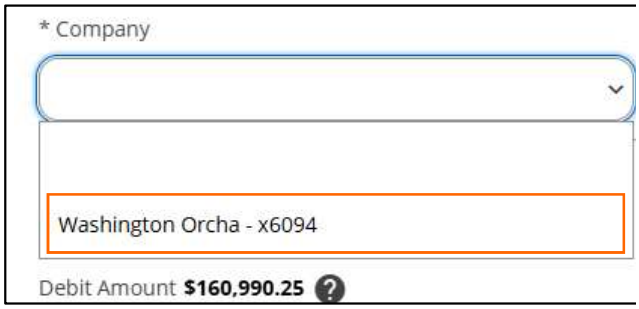
To Correct the Company Not Found error

1. Select the *Company* field to display the dropdown menu.

   The company IDs already on the business will display along with the one that is in the files.

   Select the company in the dropdown,

   Then scroll to the bottom and select *Save and Close*



2. If the Company issue is not resolved, follow these steps to add the ACH Company to the business:

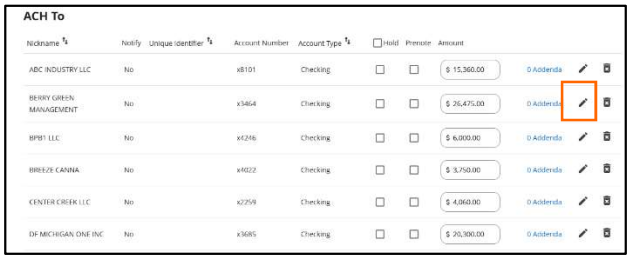
- Select *Cancel* to go back to the ACH Batch Import (Pass-Thru) page.
- Select the *Trash Can* icon beside the batch to cancel the Pass-Thru.
- Go to the business and add the missing ACH company to the business record.
- Repeat the upload process of the Pass Thru file.

To Correct an Account Number

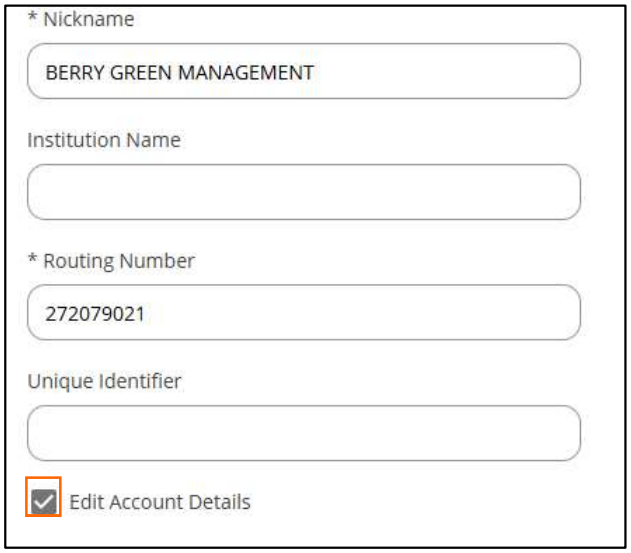
If there is an ACH participant with an invalid account number, follow the instructions below:

1. Find the participant in the ACH To or ACH From list.

   Select the *Pencil Icon* next to the participant.

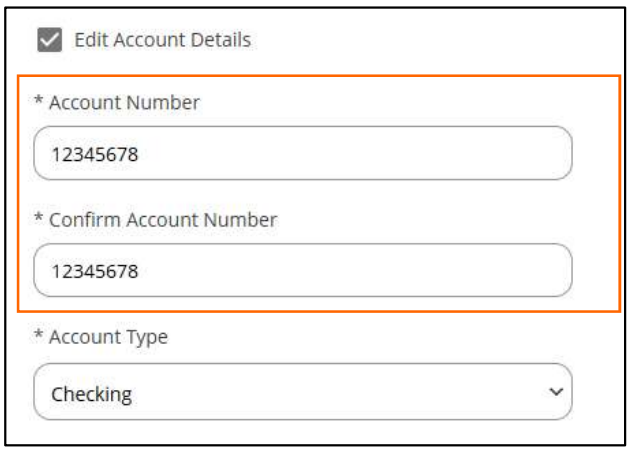


2 Check the box beside *Edit Account Details*.

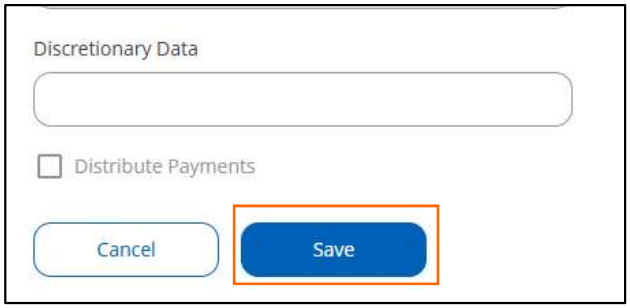


3. Enter the correct account number in the *Account Number* field.

   Enter the number again in the *Confirm Account Number.*



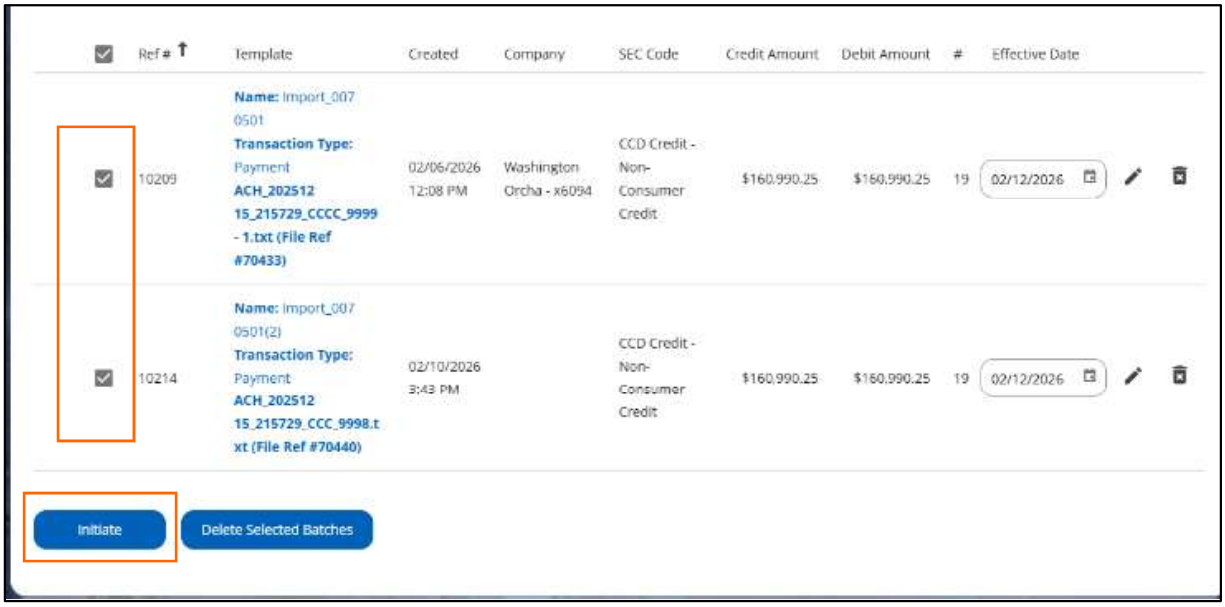
4. Scroll down and select *Save* to keep the changes or select *Cancel* to abandon the changes.



To Initiate an ACH Pass-Thru

Once the errors have been corrected, follow the steps below to initiate the batch.

1.Check the box next to one or more batch names to initiate them.Select the *Initiate.*button.

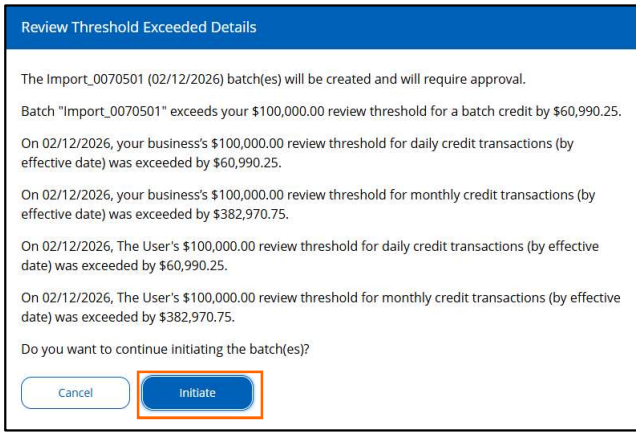


2 The *Review Threshold Exceeded Details* screen displays.

Review the thresholds that have been exceeded.

Select *Initiate* to continue initiating the batch(es).

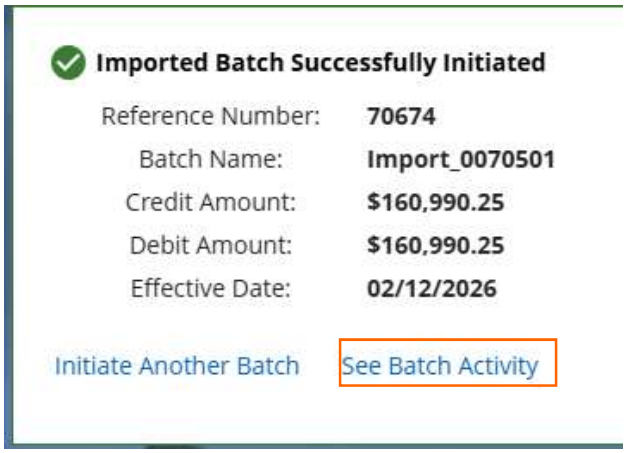
Select *Cancel* to return to the previous view.



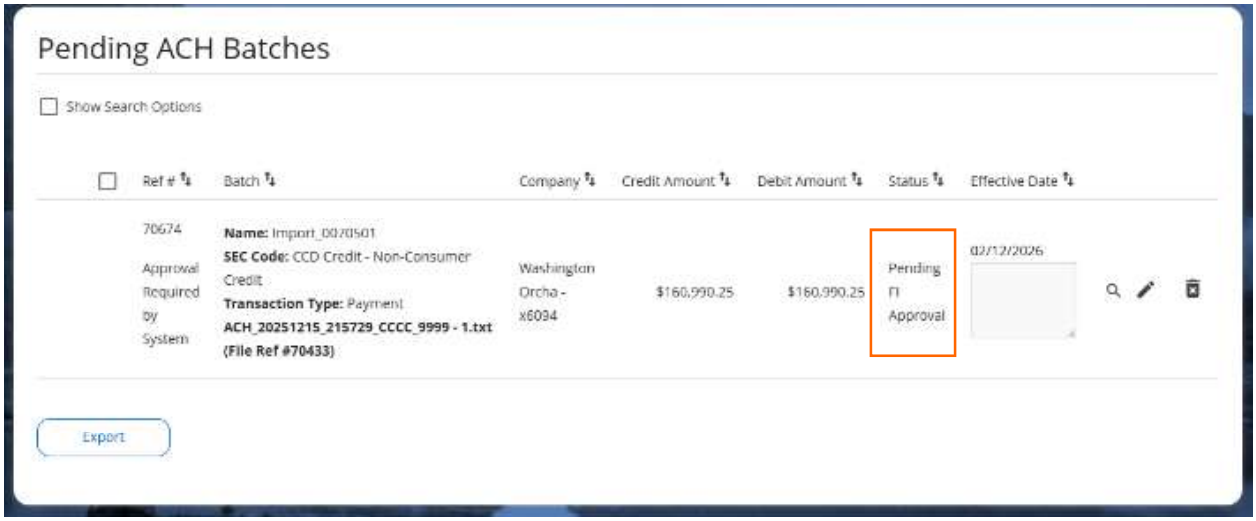
3. A message will confirm the successful initiation of the batch.

Select the *See Batch Activity* hyperlink to confirm that the file now shows in the *Pending ACH Batches* module.

Alternatively, you can go to the *ACH* tab and select *ACH Activity* to see the same screen.



4. The *Pending ACH Batches* module displays. In this case, the batch's status is *Pending FI Approval*. It must be approved before it can be processed.

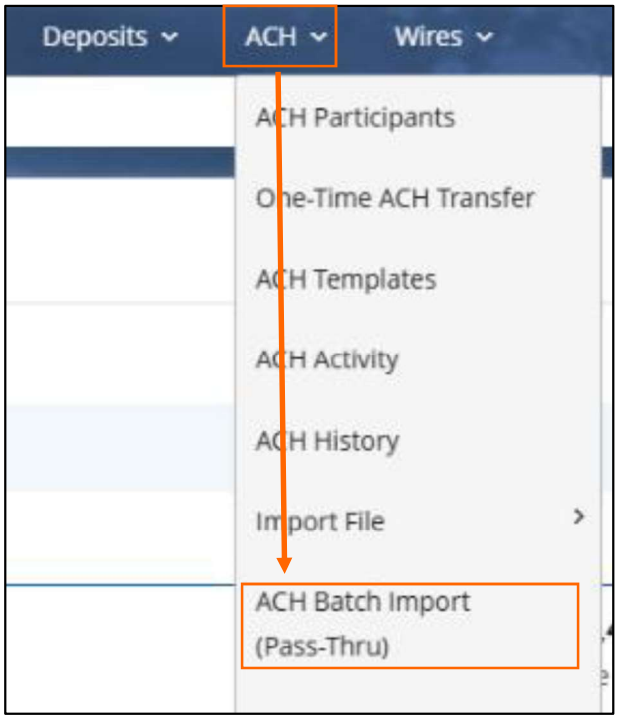


ACH Pass-Thru Learning Guide

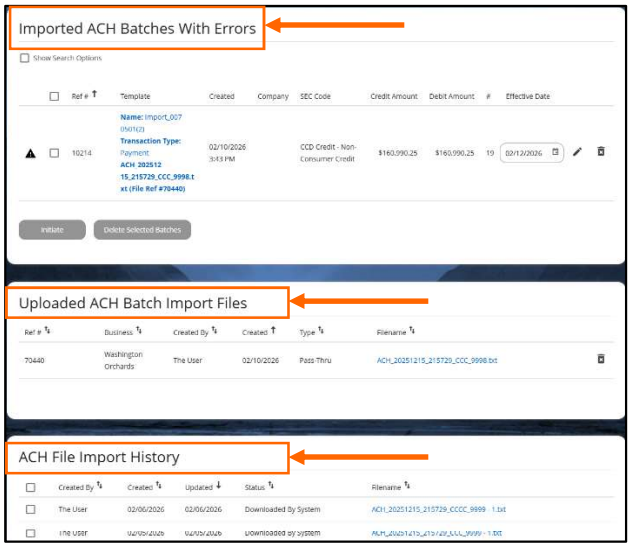
To View the Status of an ACH Pass-Thru Batch via Business Banking

1. From the home page of Business Banking, select the *ACH* tab.

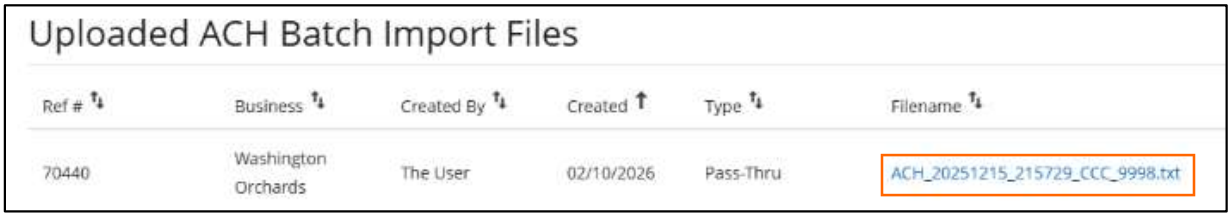
   Select *ACH Batch Import (Pass-Thru)*



2. View the batches in the different modules:
   - *Imported ACH Batches with Errors*
   - *Uploaded ACH Batch Import Files*
   - *ACH File Import History*



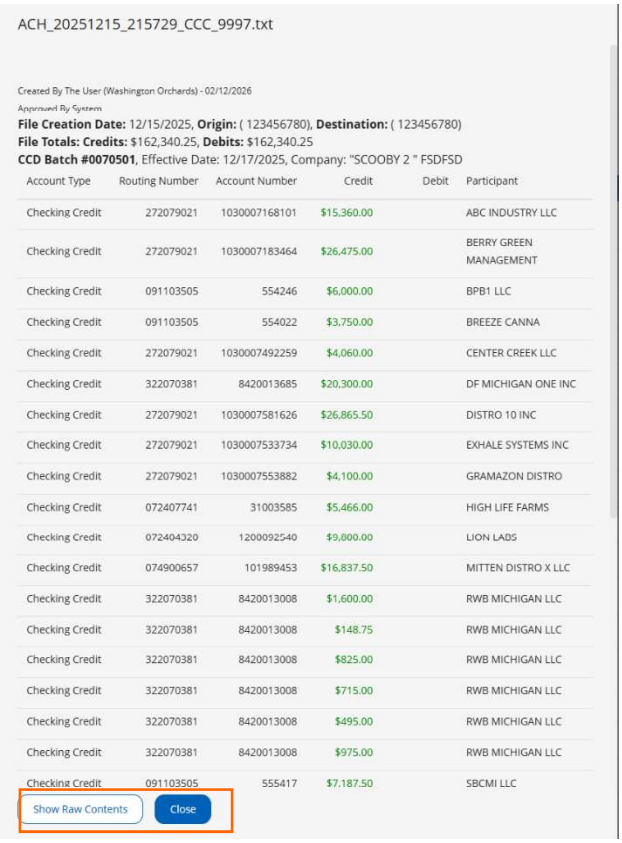
3.Select the file name to see the details of the batch.



4. Select *Show Raw Contents* to see the raw data.

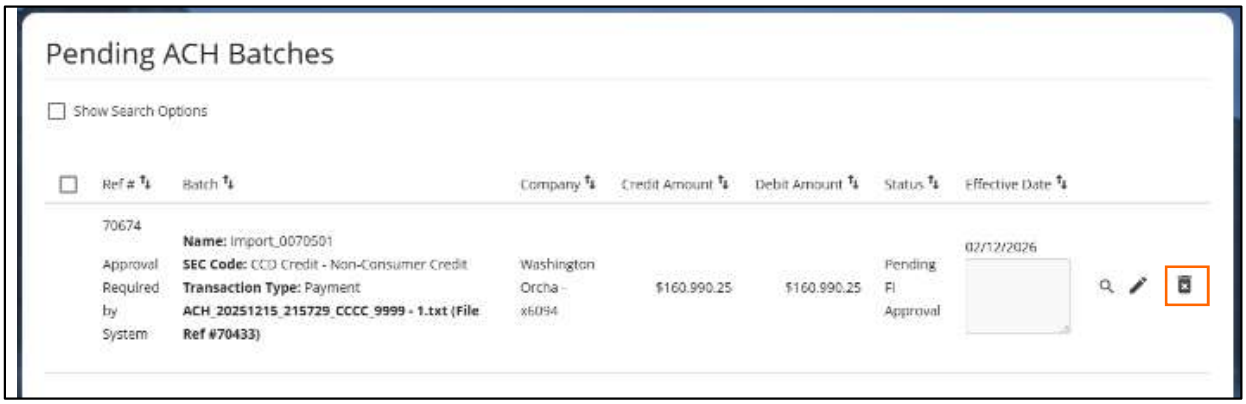
   Select *Show Formatted* to return to formatted view.

   Select *Close* to return to the previous view.



To Cancel an ACH Pass-Thru

1. Select the *Trash Can* icon beside the pending file.
   Note: If there is no trash can icon beside the batch file, it cannot be cancelled.



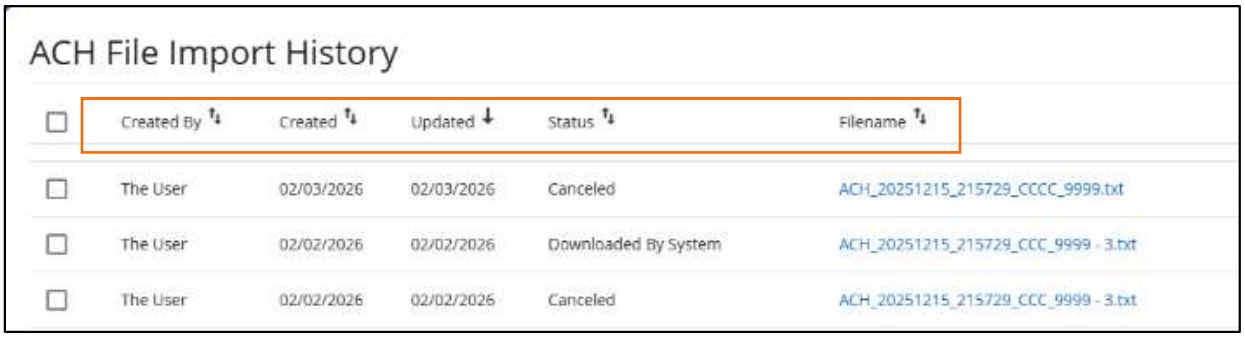
2. A confirmation message displays.

   Select *OK* to confirm.

   Select *Cancel* to abandon the cancellation.



3. The file moves to the *ACH File Import History* section and shows status of *Cancelled*



To Manage ACH Pass-Thru Files via Admin Portal

ACH Pass-Thru files can be managed by the financial institutions or business users with administrator entitlements from the Admin Portal.

The approver is notified by email that an ACH Pass-Thru file is awaiting their approval.

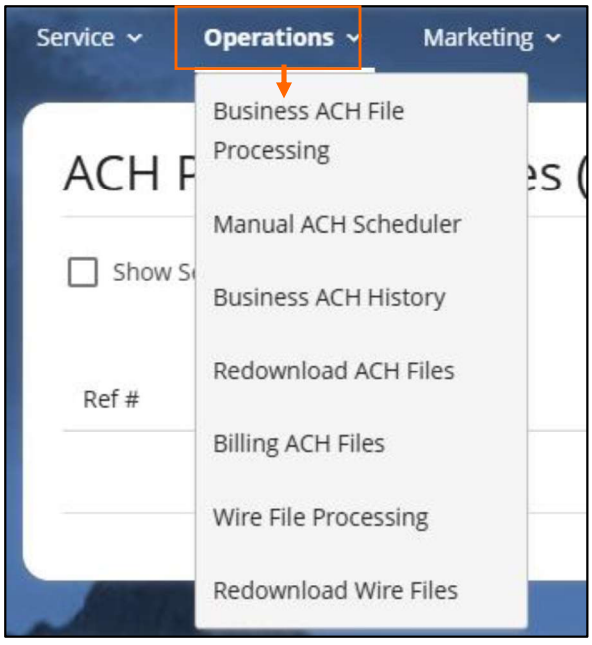
To Approve an ACH Pass-Thru

Follow the steps below to approve an ACH Pass-Thru file pending approval. The user who needs to approve the ACH batch should log on to the admin portal

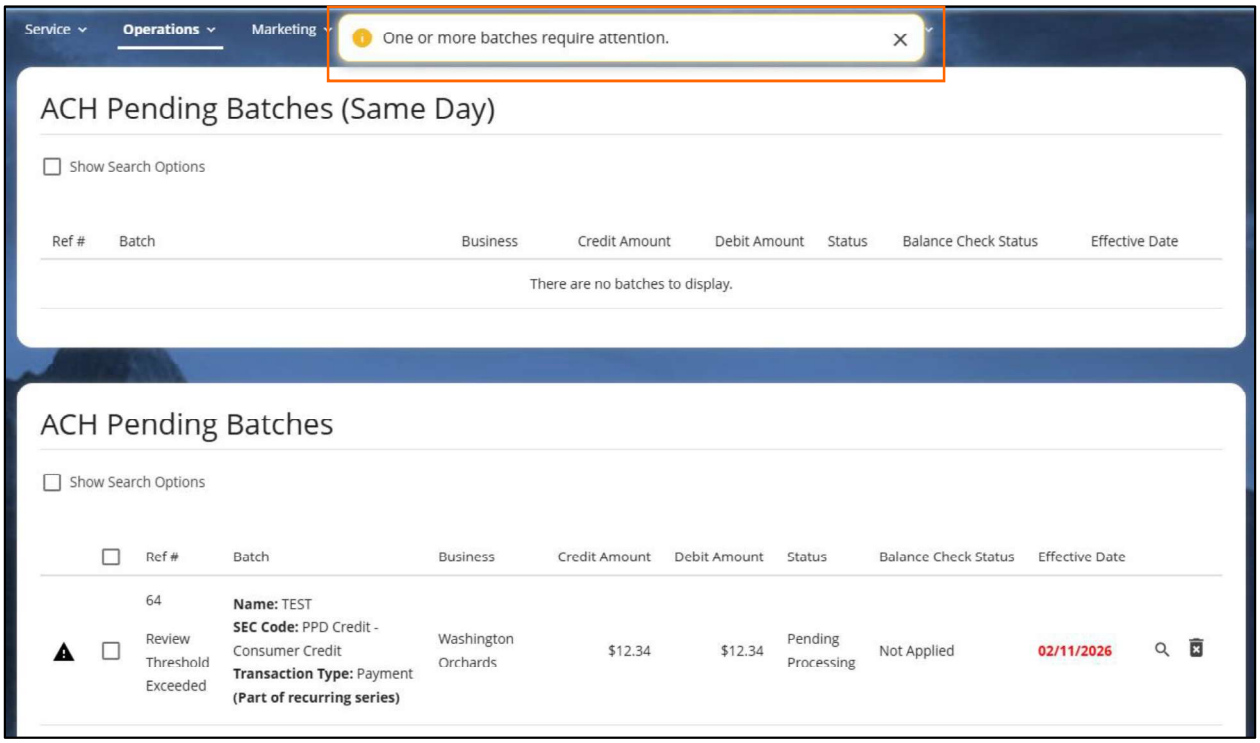
To find ACH Pass-Thru files pending approval, from the Admin Portal, select *Business ACH Processing* from the *Operations* drop-down menu.

1. Select the *Operations* tab.

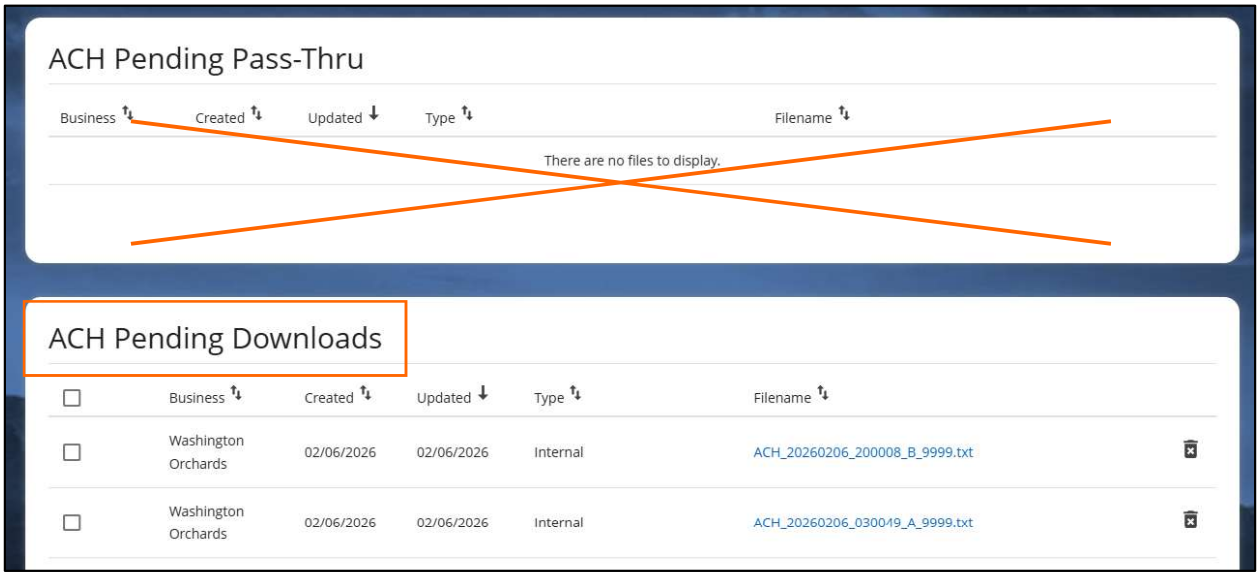
   Select *Business ACH File Processing* in the drop-down menu.



2. The ACH Pending Batches will be displayed. If there are ACH batches requiring attention, a message will be displayed at the top of the screen.

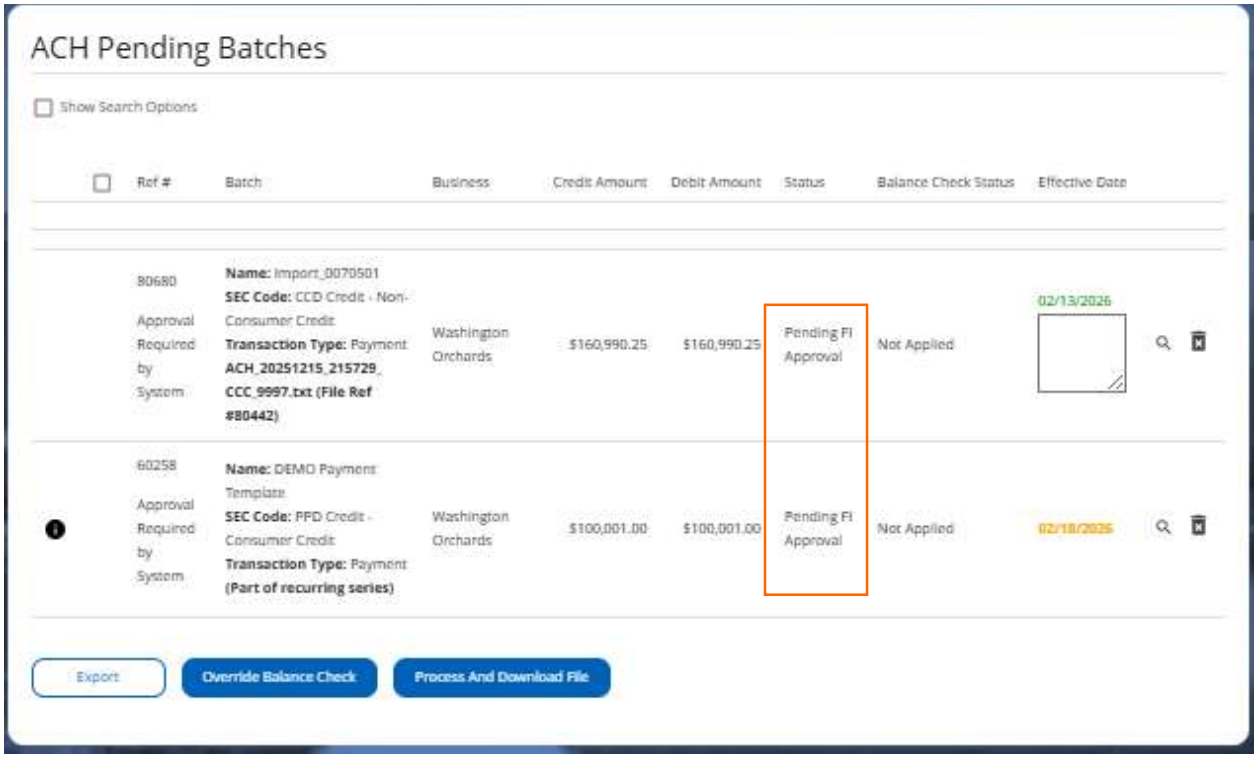


3. ACH Pending Downloads are also displayed at the bottom of this screen.



The *ACH Pending Pass-Thru* module is no longer in use. No batches will be displayed here.

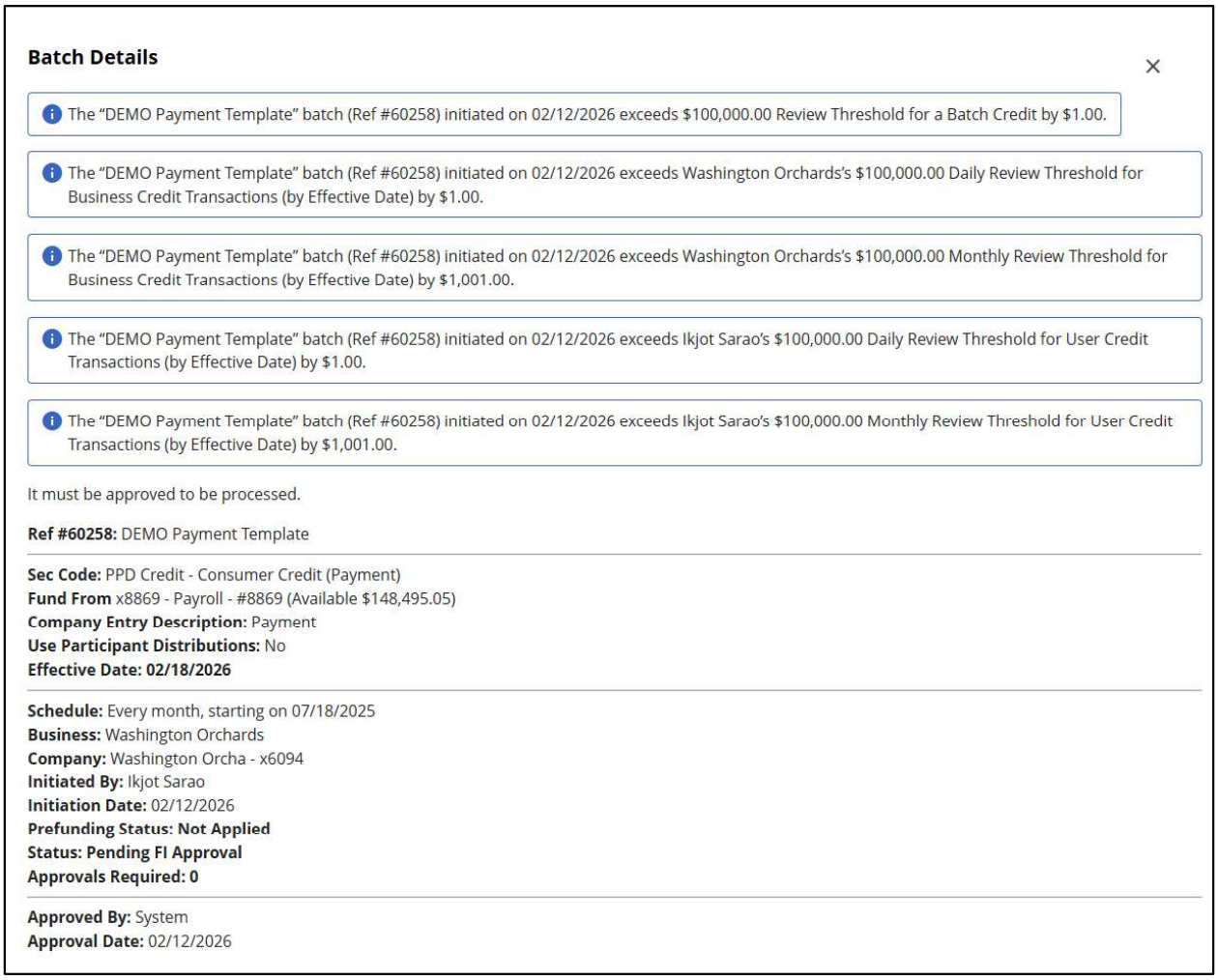
4. In the ACH Pending Batches module, the batches will have “Pending FI approval” as the status.



5. To approve a batch, select the magnifying glass icon beside the batch title.



6. The Batch Details display. Review the batch details.



7. Scroll to the bottom of the screen. Select the *Approve* button at the bottom to approve the batch. Select *Reject* to reject the batch. Select *Close* to return to the previous view.



ACH Import

Purpose

This learning guide provides detailed instructions on how to import files to support the use of batch templates.

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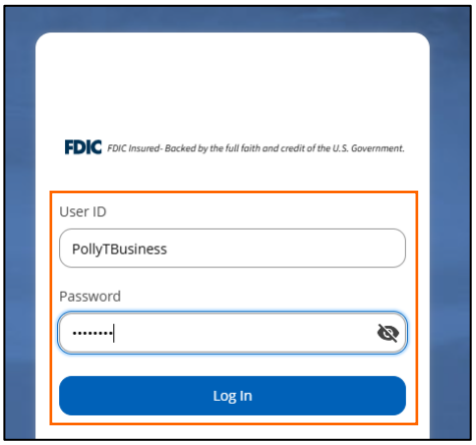
ACH Import

Importing ACH Files

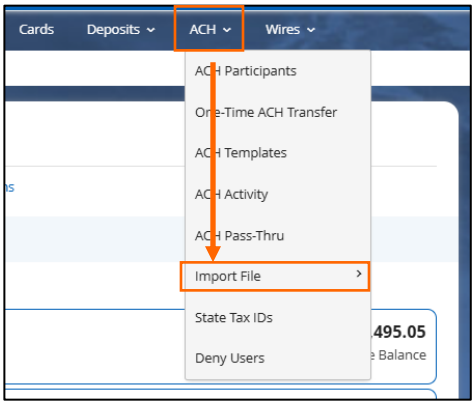
The ACH Import feature allows you to import data to support the use of batch templates. Participant Import CSV files are used to import multiple participants via an import template to reduce the manual effort needed to create them. A Participant record contains the account information for the individuals who will be added to batch templates for collection or payment ACH transactions.

Access ACH Import

1. Log in to the Business Portal: Enter your *User ID* and *Password*, then select the *Log In* button.

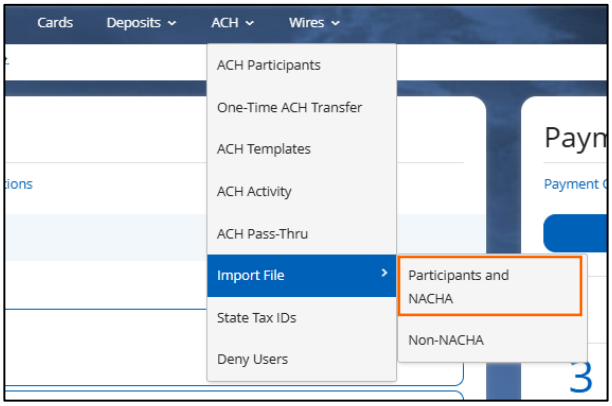


2. Select the *ACH* tab. Then Select *Import File* from the menu.

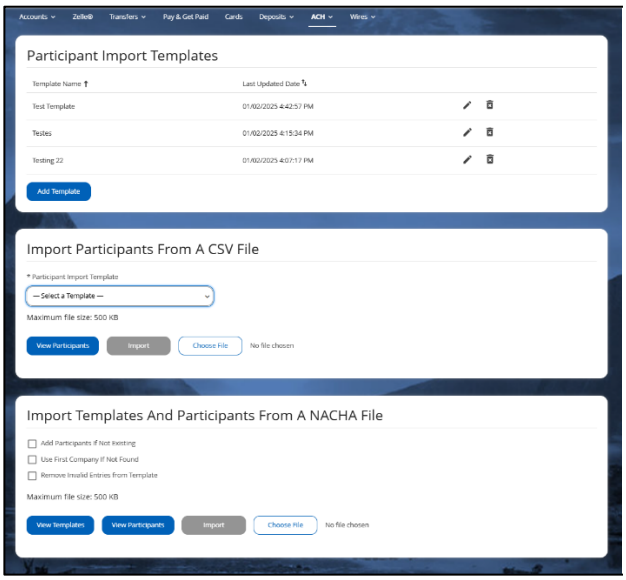


ACH Import

3. Select *Participants and NACHA* from the menu.



4. The screen displays features to manage ACH Imports including *Participants Import Templates, Import Participants From a CSV File* and *Import Templates and Participants from a NACHA File.*

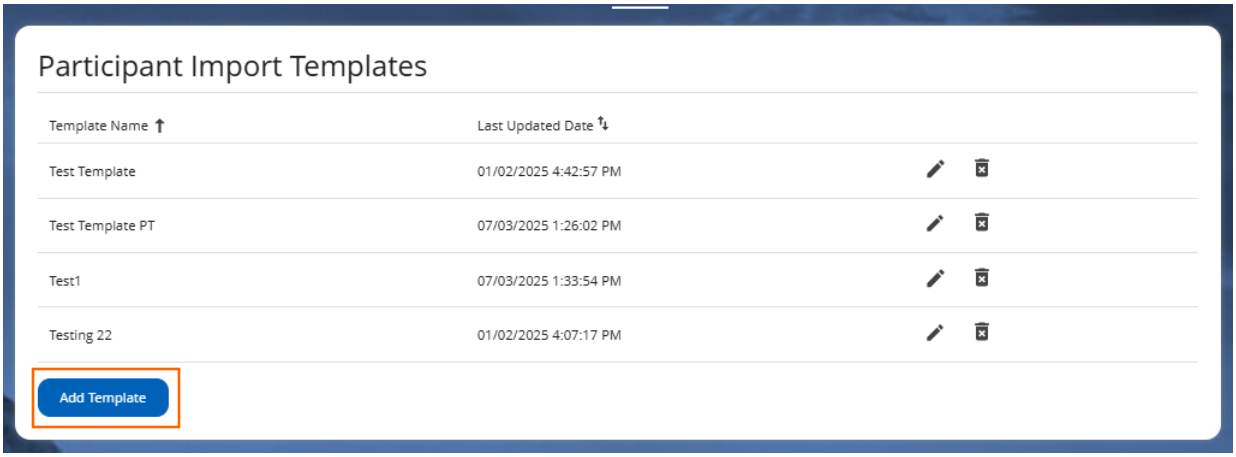


ACH Import

Create a Participant Import Template

Follow the steps below to create a Participant Import Template.

1. Select the *Add Template* button in the *Participant Import Templates* module.



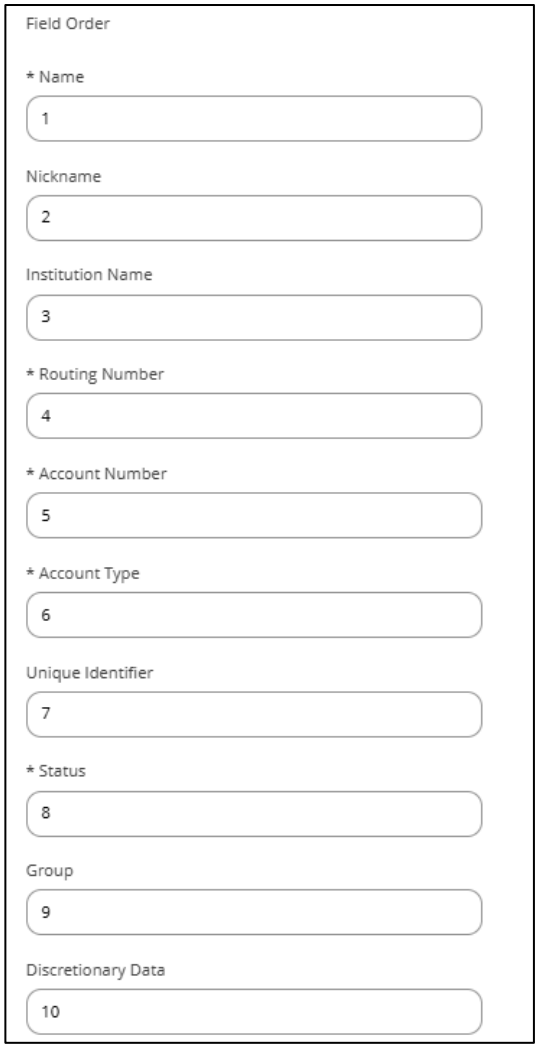
2. The *Participant Import Templates* data fields display. The *Match Criteria* section represents the fields that must be matched in the CSV import when updating existing participants.



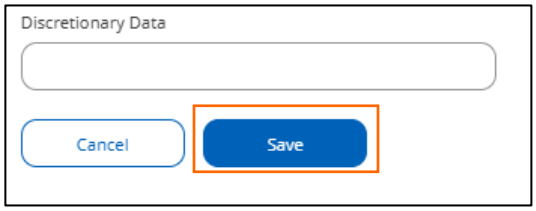
3. Uncheck the *Update Existing Participants* checkbox if you do not want existing participants updated. When you uncheck this box, the *Match Criteria* checkboxes are no longer available.



4. Number each field according to the order of the data separated by commas in the CSV file.
    1. Name
    2. Nickname
    3. Institution Name
    4. Routing Number
    5. Account Number
    6. Account Type
    7. Unique Identifier
    8. Status
    9. Group
    10. Discretionary Data

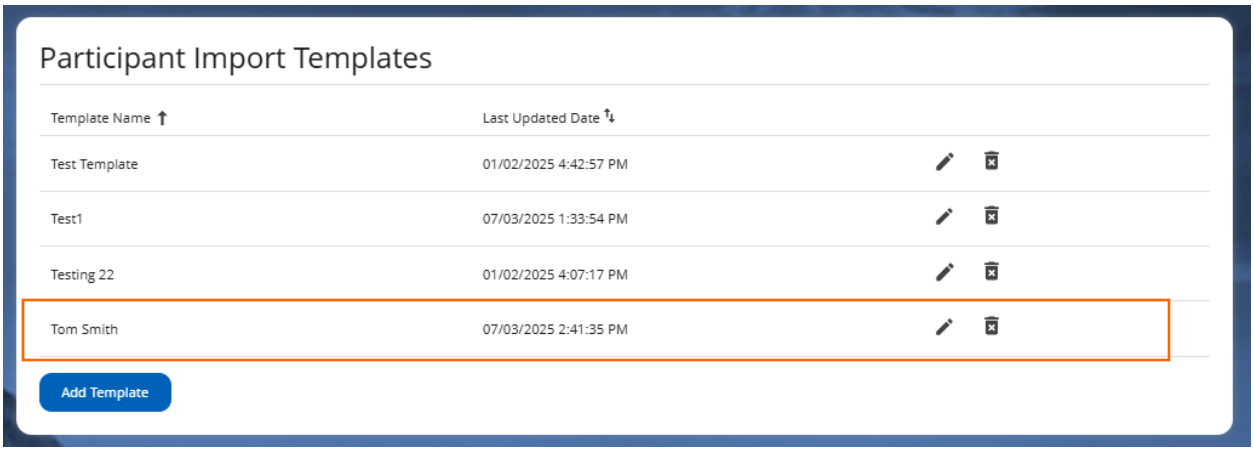


5. Select the *Save* button when complete.



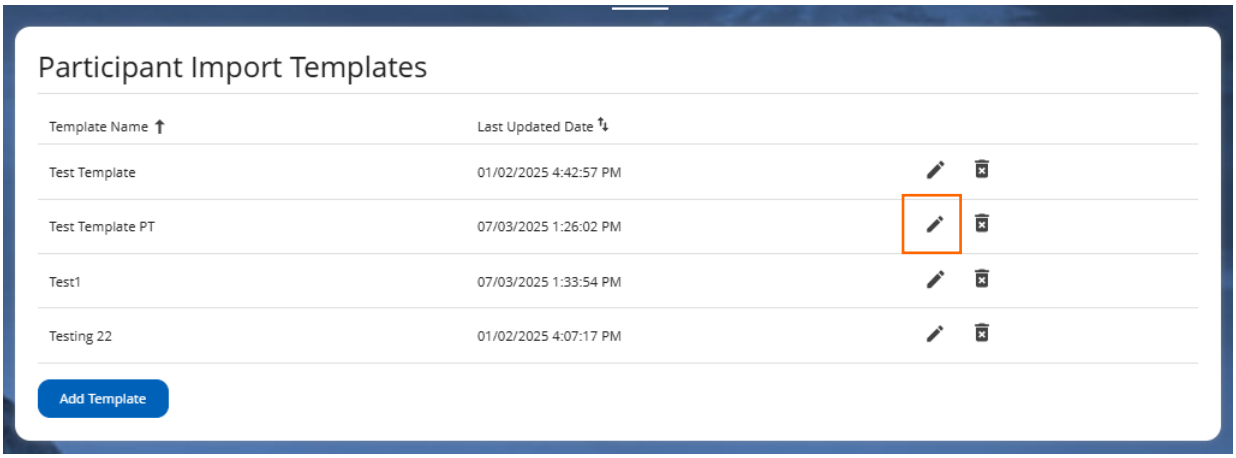
See the job aid, *Participant Import CSV*, for details to format the CSV file and the data requirements for each field in a CSV import file.This job aid can be found in the Configure Digital Resources.in Xchange

6. The *Participant Import Templates* section will display the created template.

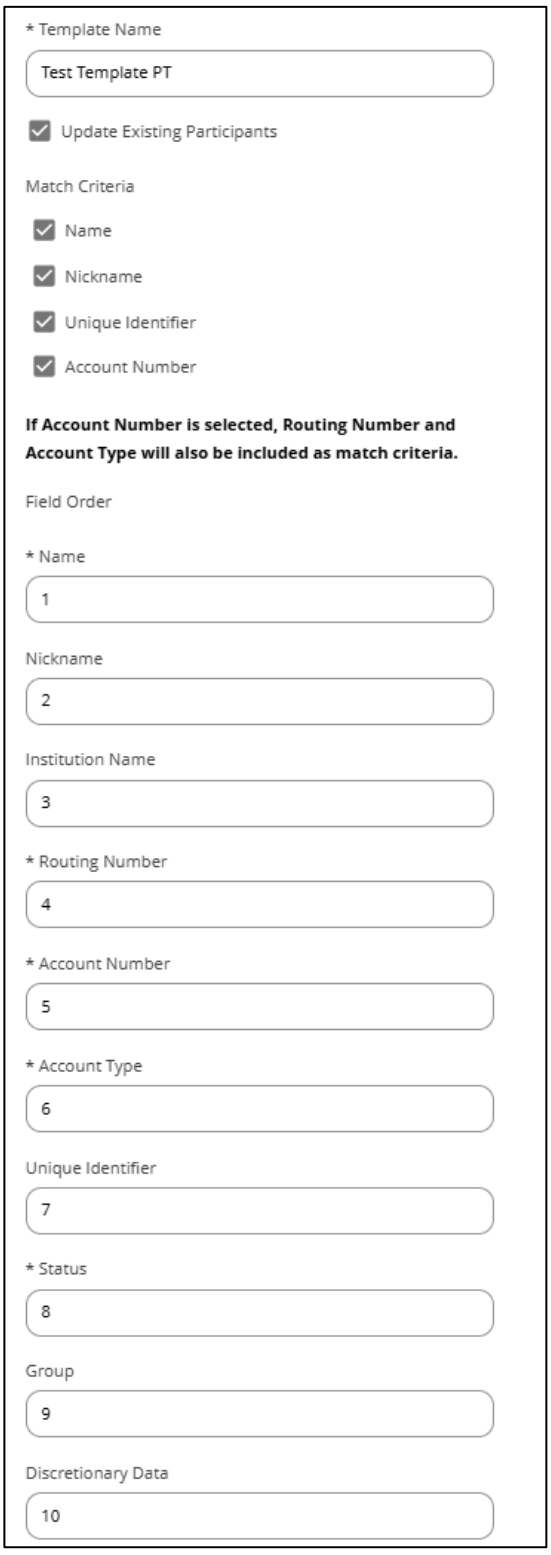


Editing Participant Import Templates

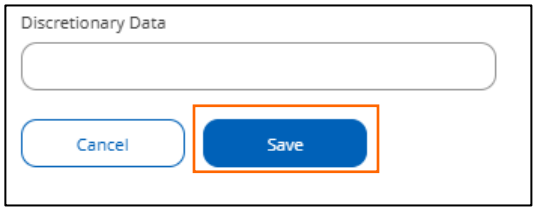
1. Select the *Pencil* icon beside the template to edit a template



2. Update the information in the appropriate data entry field.

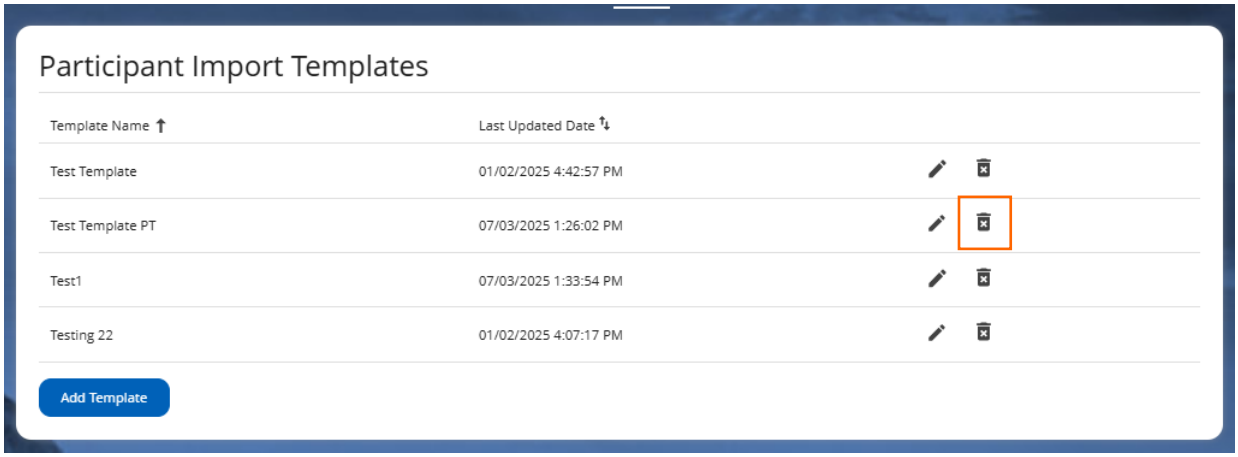


3. Select the *Save* button when complete.

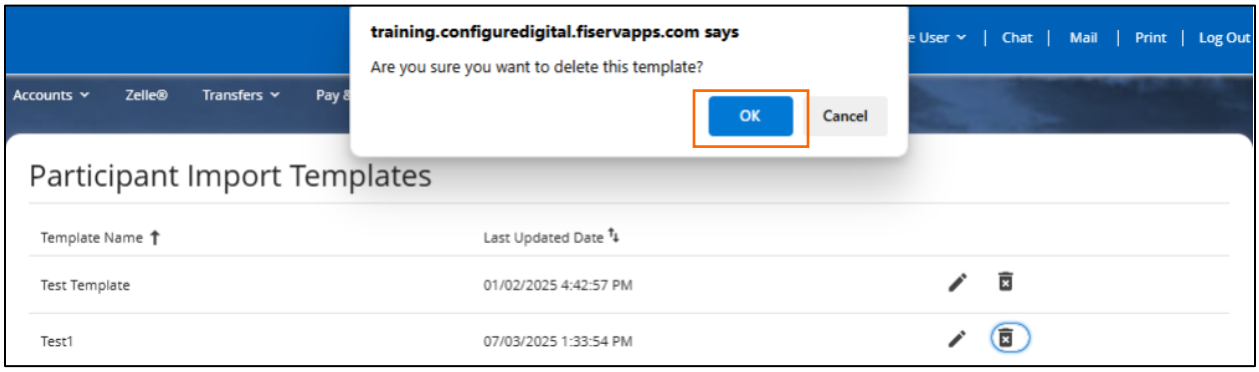


Deleting Participant Import Templates

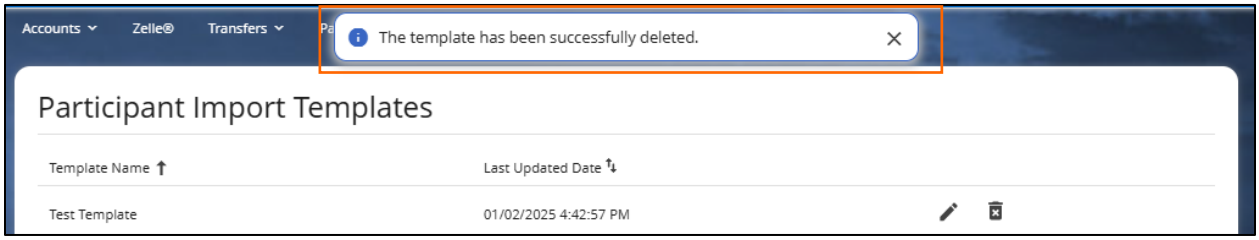
1. Select the *Trashcan* icon to delete a Participant Import Template.



2. Select OK to confirm the deletion of the template.



3. A message confirms the successful deletion of the template.

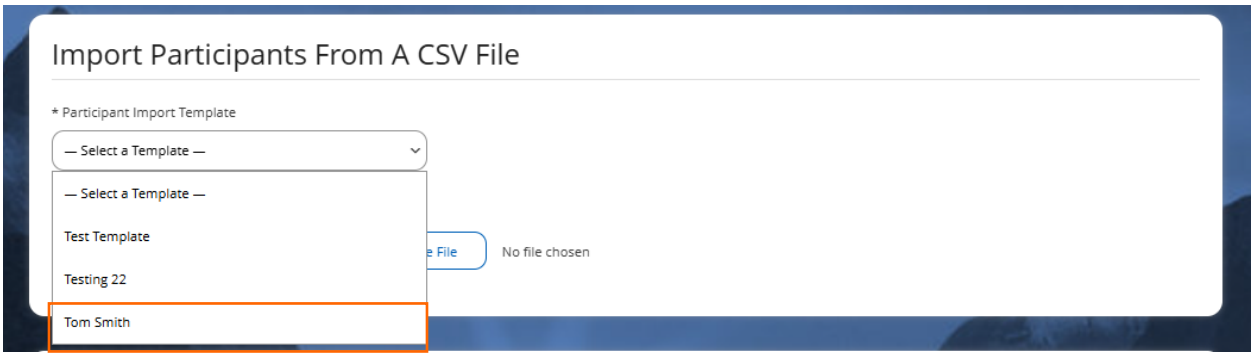


Import Participants from a CSV File

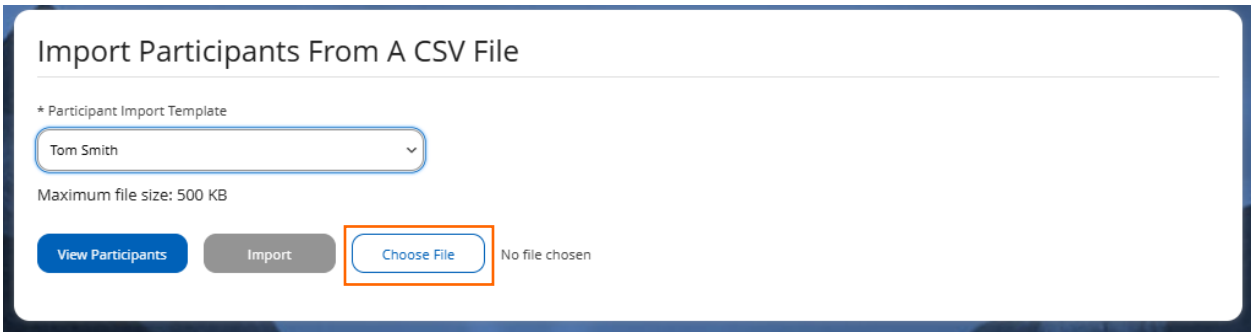
Follow the steps below to import participants from a CSV file:

Import Participants

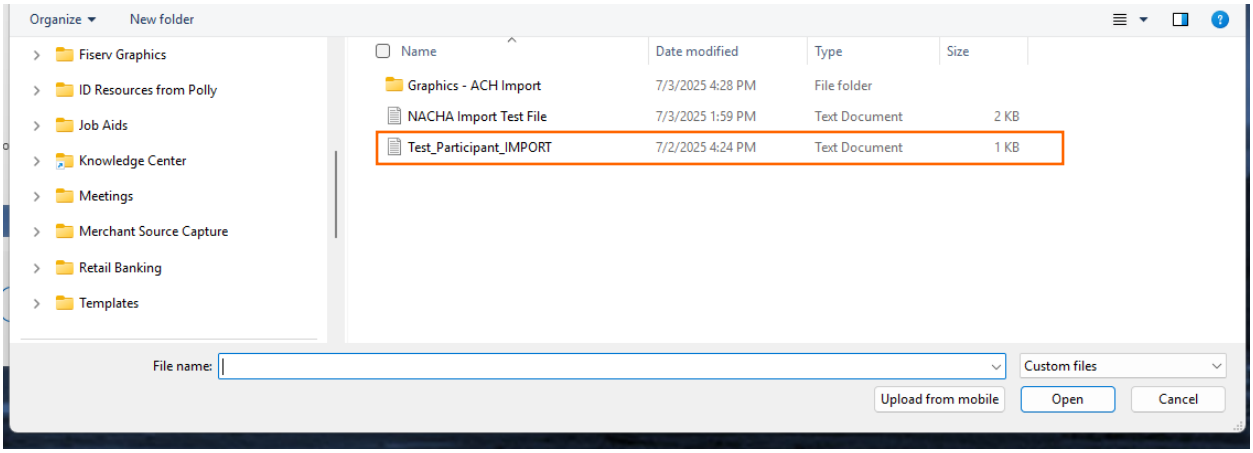
1. Select the template to import from the *Participant Import Template* dropdown menu.



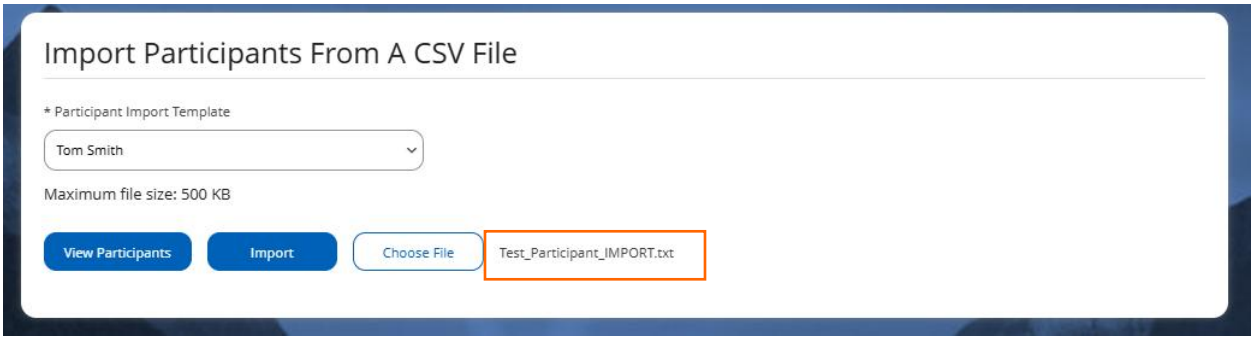
2. Select the *Choose File* button.



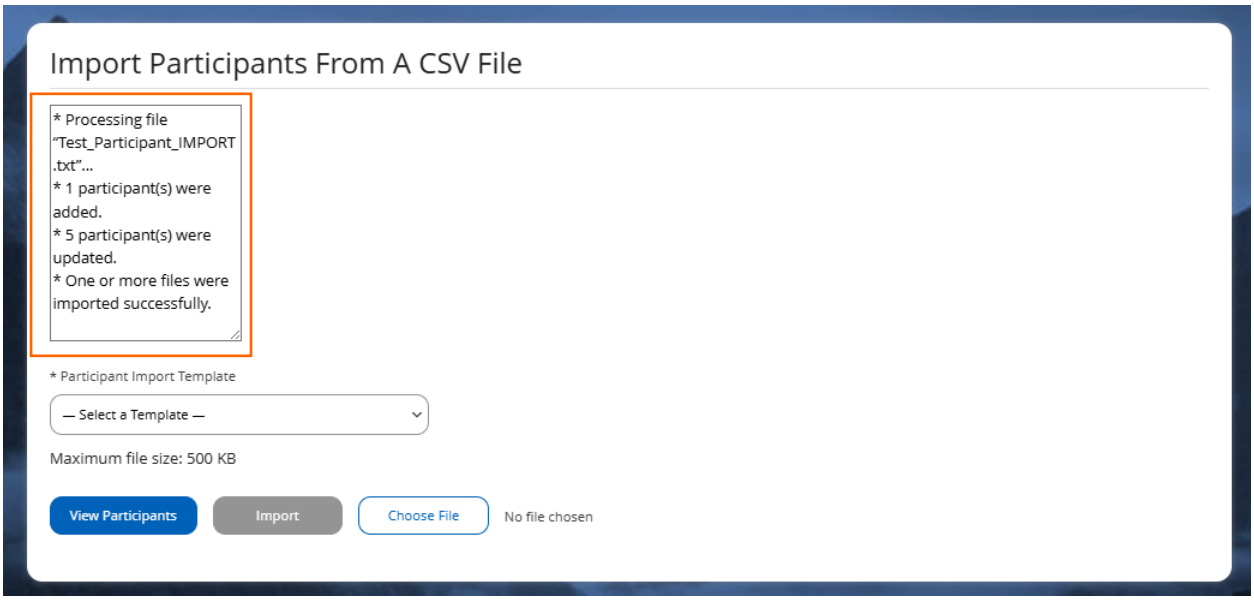
3. Find the file on your device and select it. Then select *Open*.



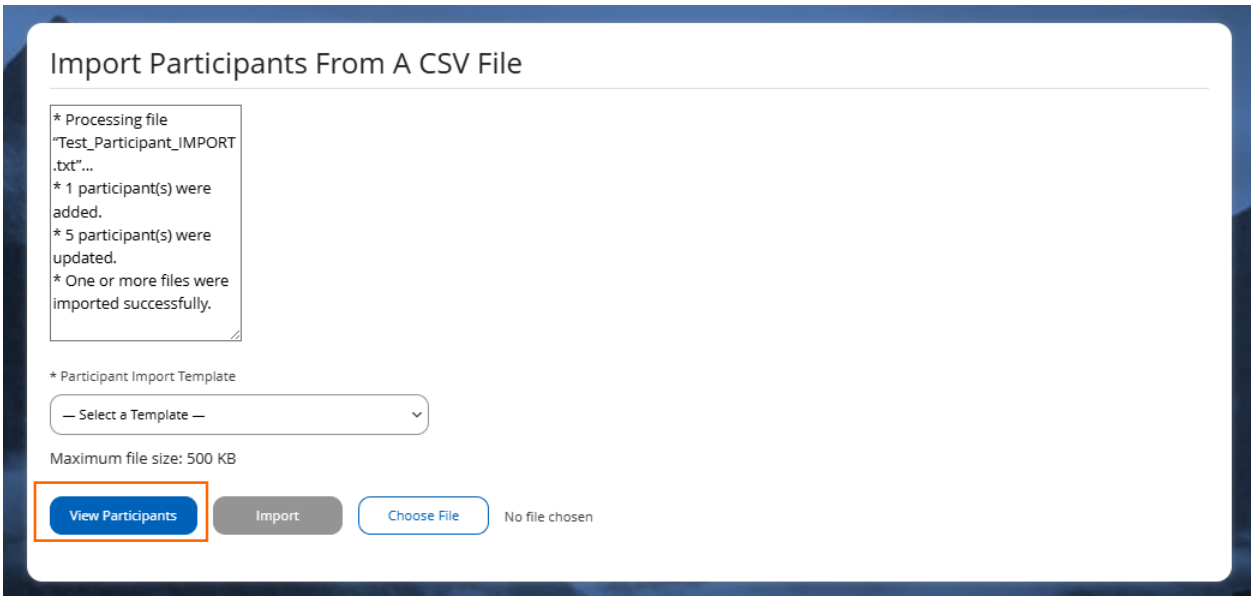
4. The file name will be displayed beside the *Choose File* button. Select the *Import* button.



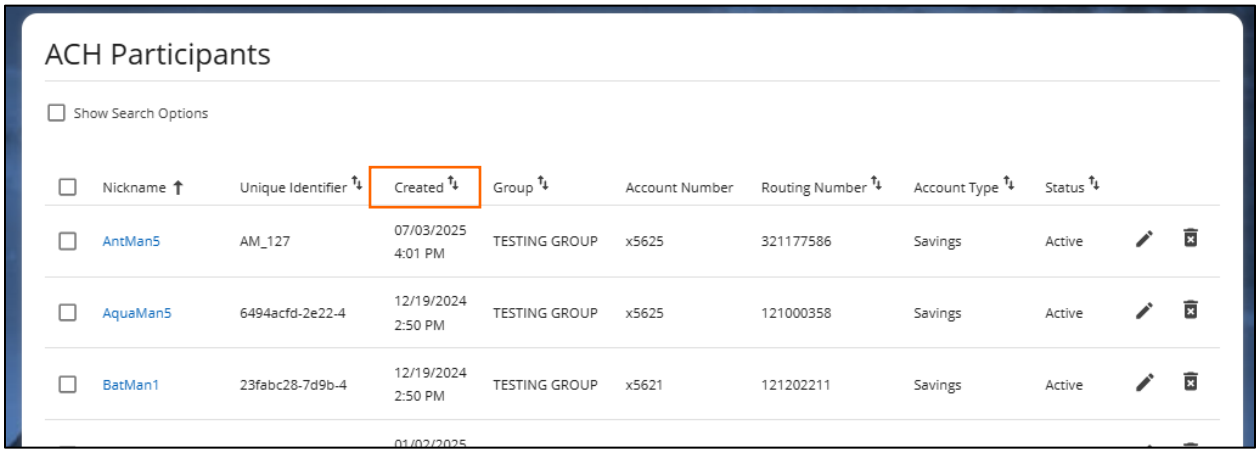
5. A confirmation message will be displayed in a dialog box and includes the number of participants imported. If there are errors with the uploaded file, an error message displays. .



6. Select the *View Participants* button to see participants updated on the *ACH Participants* view.



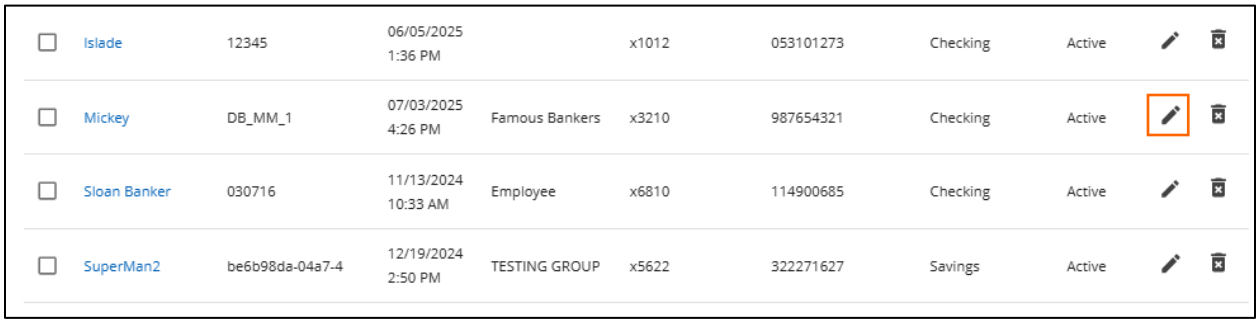
7. Review the participants list to confirm the addition of new participants. Select the *Created* column heading to filter the participants by the most recently added participants.



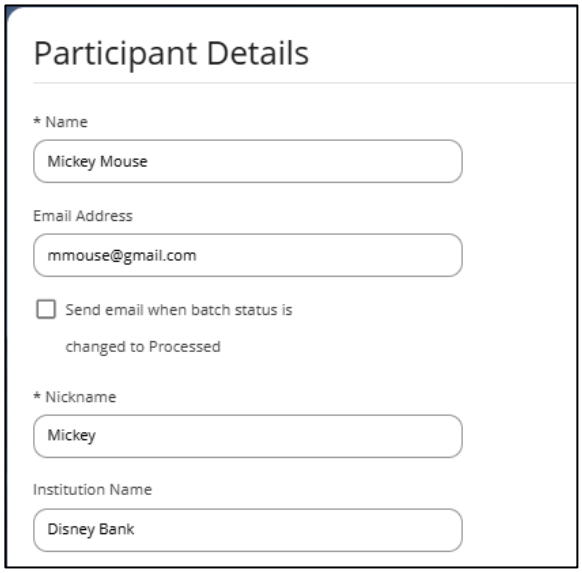
Edit ACH Participants

Follow the steps below to edit an ACH participant:

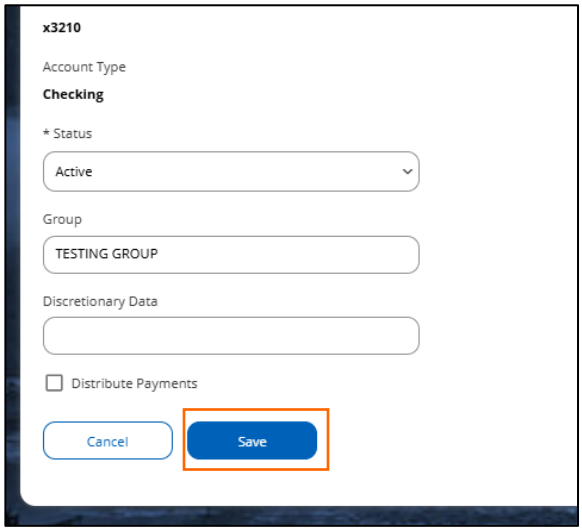
1. Select the *Pencil* icon beside the participant to edit.



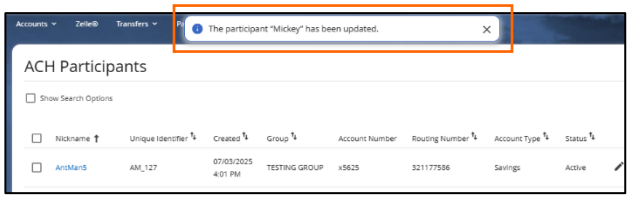
2. Edit the information to update in the appropriate field on the *Participants Details* screen.



3. Select the *Save* button.



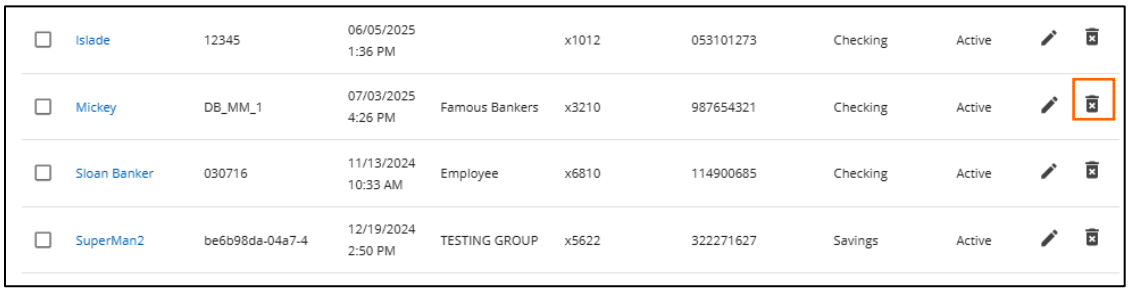
4. A confirmation message displays.



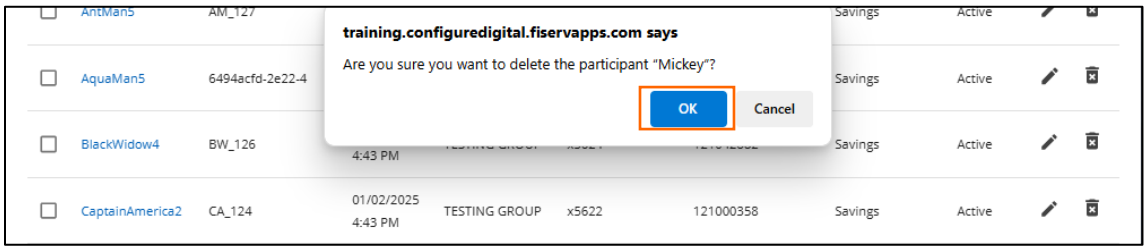
Delete ACH Participants

Follow the steps below to delete an ACH participant:

1. Select the *Trashcan* icon to delete a participant.



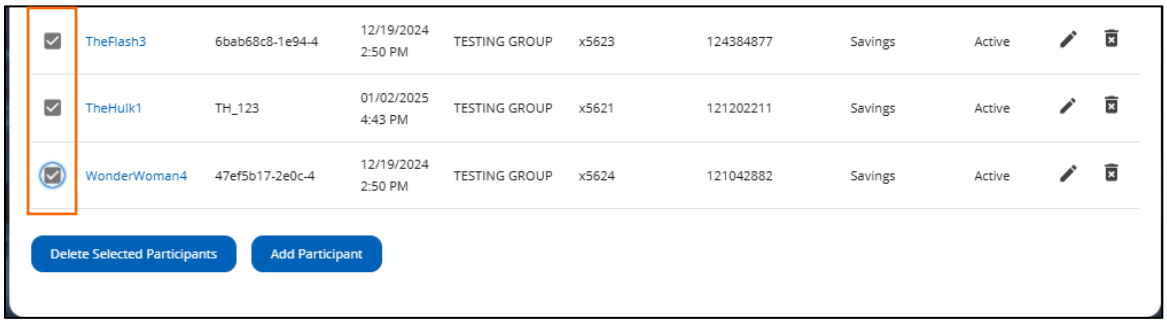
2. A confirmation message displays. Select *OK* to confirm the deletion of this participant.



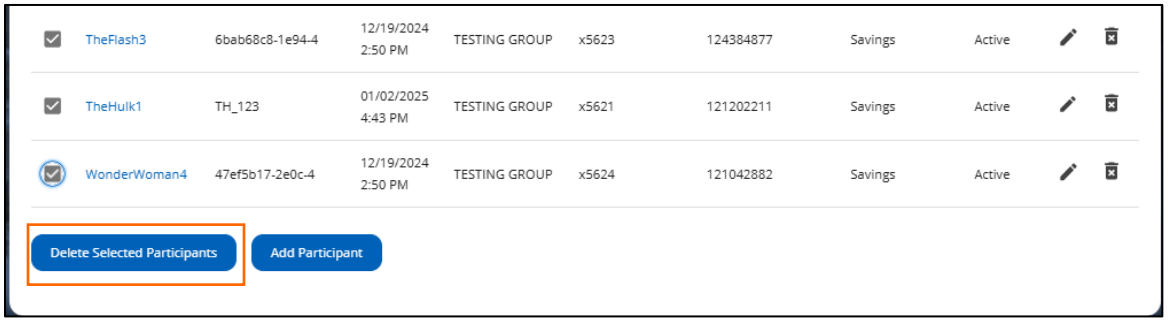
Delete Multiple ACH Participants

Follow the steps below to delete multiple ACH participants at once:

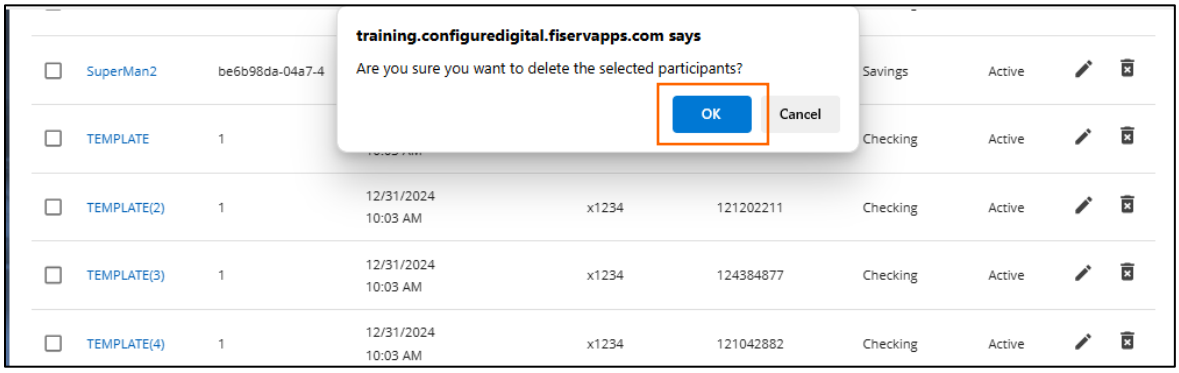
1. Select the Checkbox next to each participant to delete. Select one or more participants.



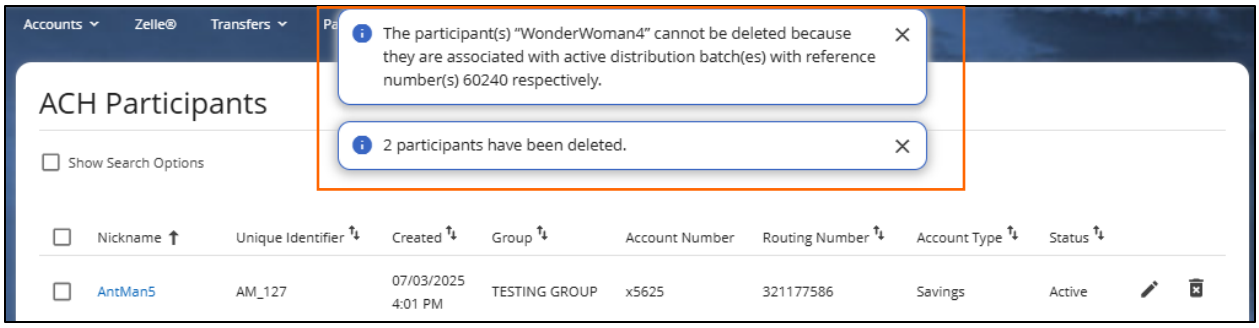
2. Select the *Delete Selected Participants* button



3. A message displays asking to confirm the deletion of the selected participants. Select *OK* to confirm.



4. A message displays denying the request to delete a participant that is associated with active distribution batches. It confirms the deletion of the other 2 participants.



Add Participants

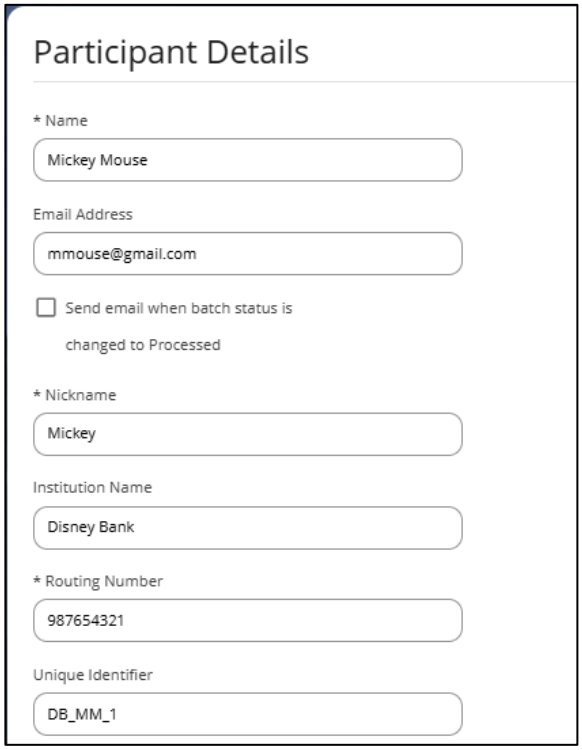
Follow the steps below to add ACH participants:

ACH Import

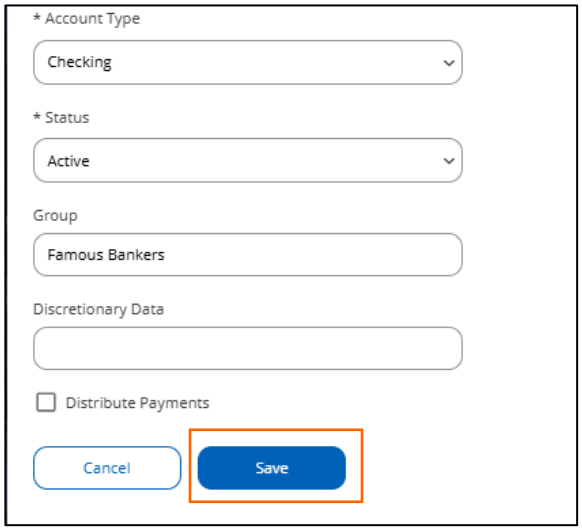
1. Select the *Add Participants* button to add a participant manually.



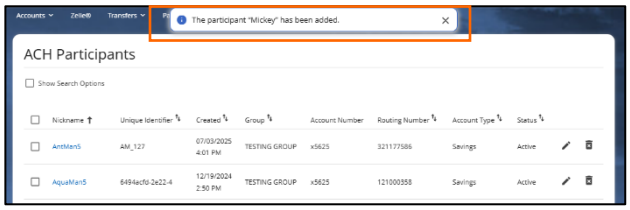
2. Enter all required participant data in the fields provided



3. Select the *Save* button.



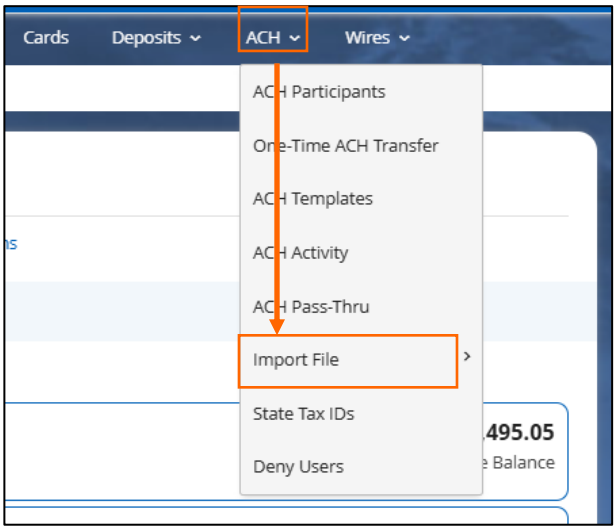
4. A confirmation message displays.



Import Templates and Participants from a NACHA File

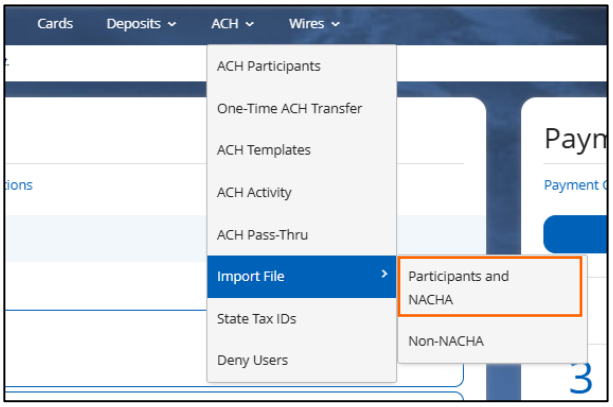
Follow the steps below to import templates and participants from a NACHA File.

1. Select the *ACH* tab. Then Select *Import File* from the menu.

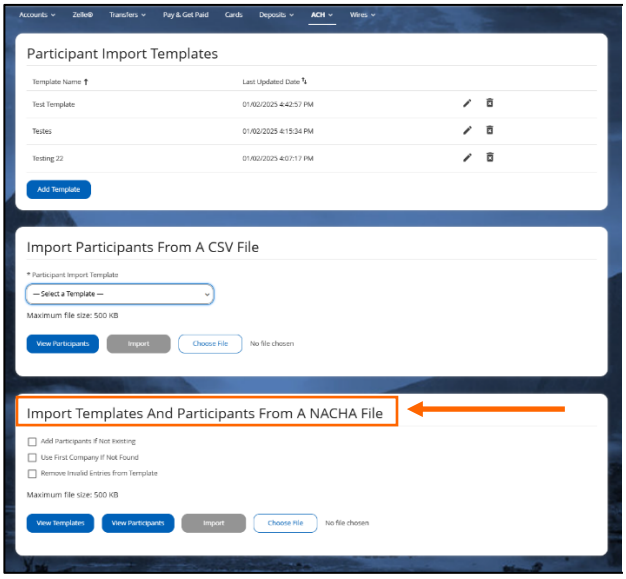


ACH Import

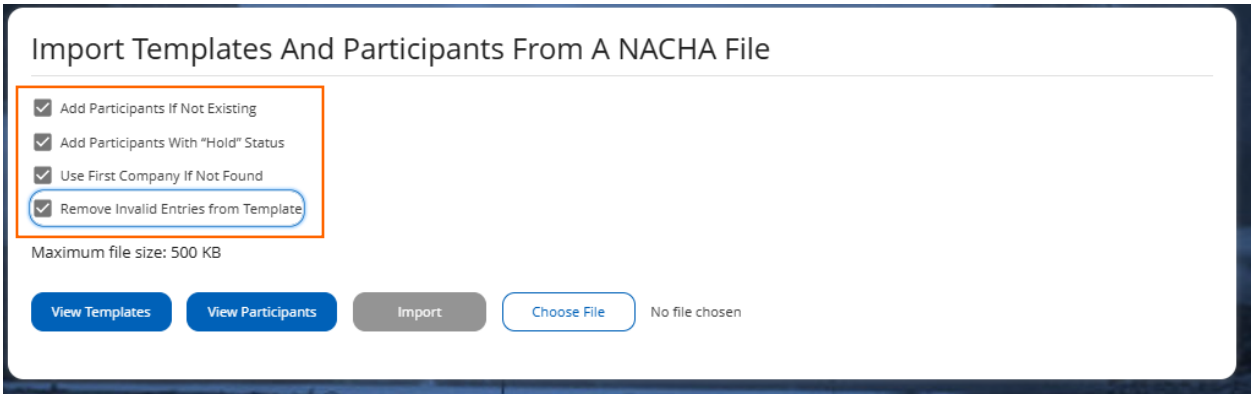
3. Select *Participants and NACHA* from the menu.



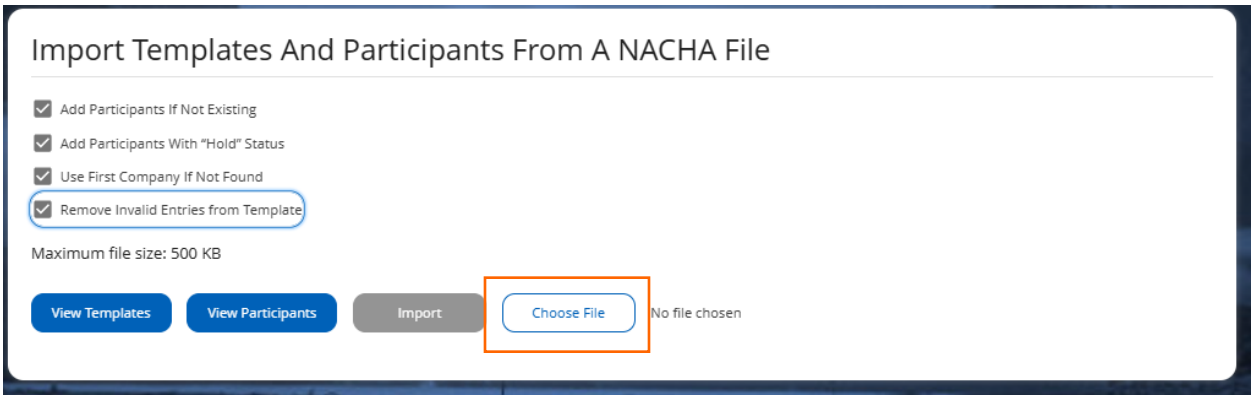
4. Find the *Import Templates and Participants from a NACHA File.*section at the bottom of the screen.



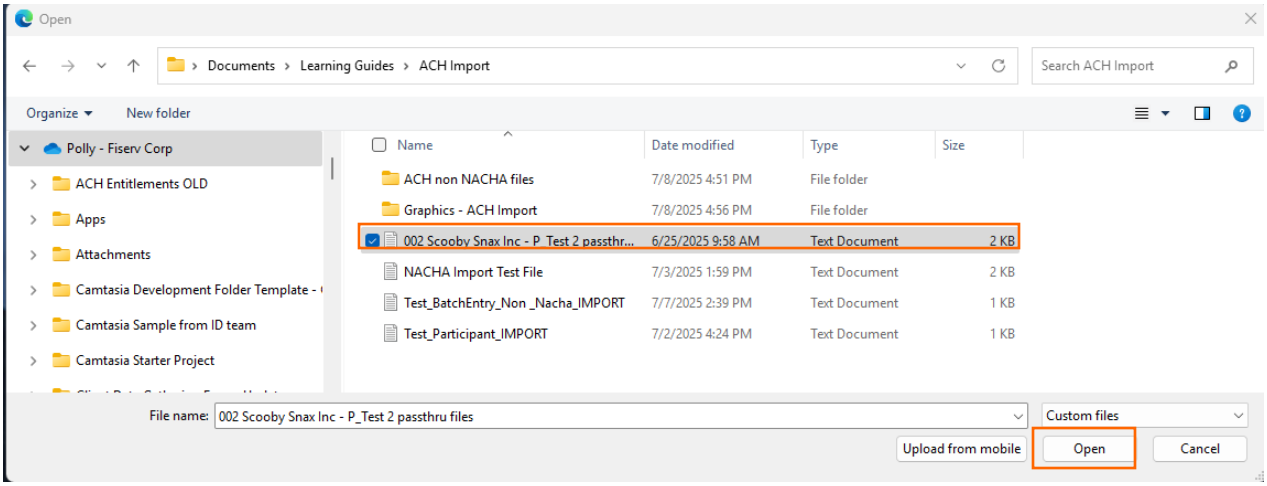
5. Select or unselect the checkboxes as needed:
    a. Select the *Add Participants if Not Existing* checkbox to add participants that are not included on the file being imported. When this box is checked, the *Add Participants with Hold Status* checkbox shows below it.
    b. Select the *Add Participants with Hold Status* checkbox if you want to include participants in a hold status, if applicable
    c. Select the *Use First Company If Not Found* checkbox to pick up the first company found on an account.
    d. Select *Remove Invalid Entries from Template* to delete invalid entries from the import.



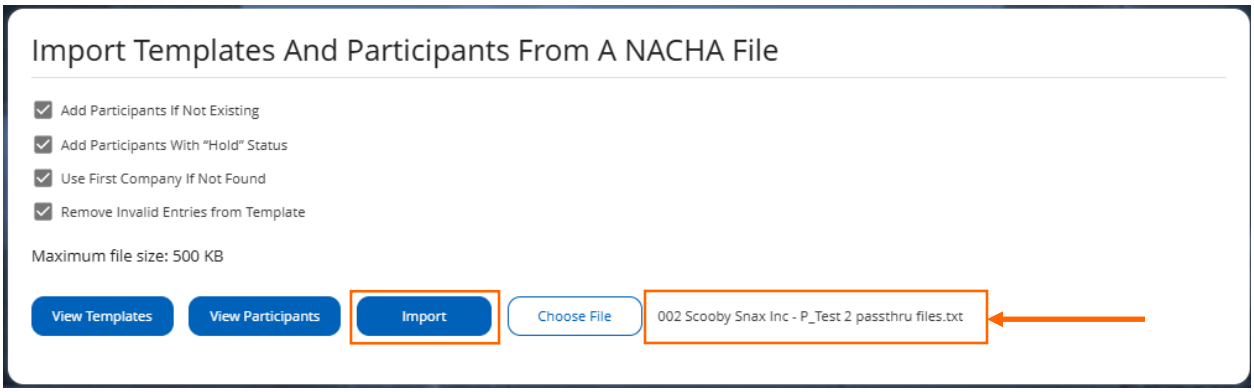
6. Select the *Choose File* button.



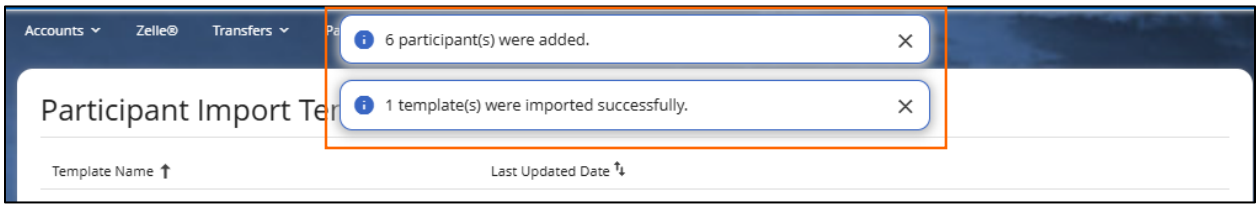
7. Upload the NACHA file from your device.



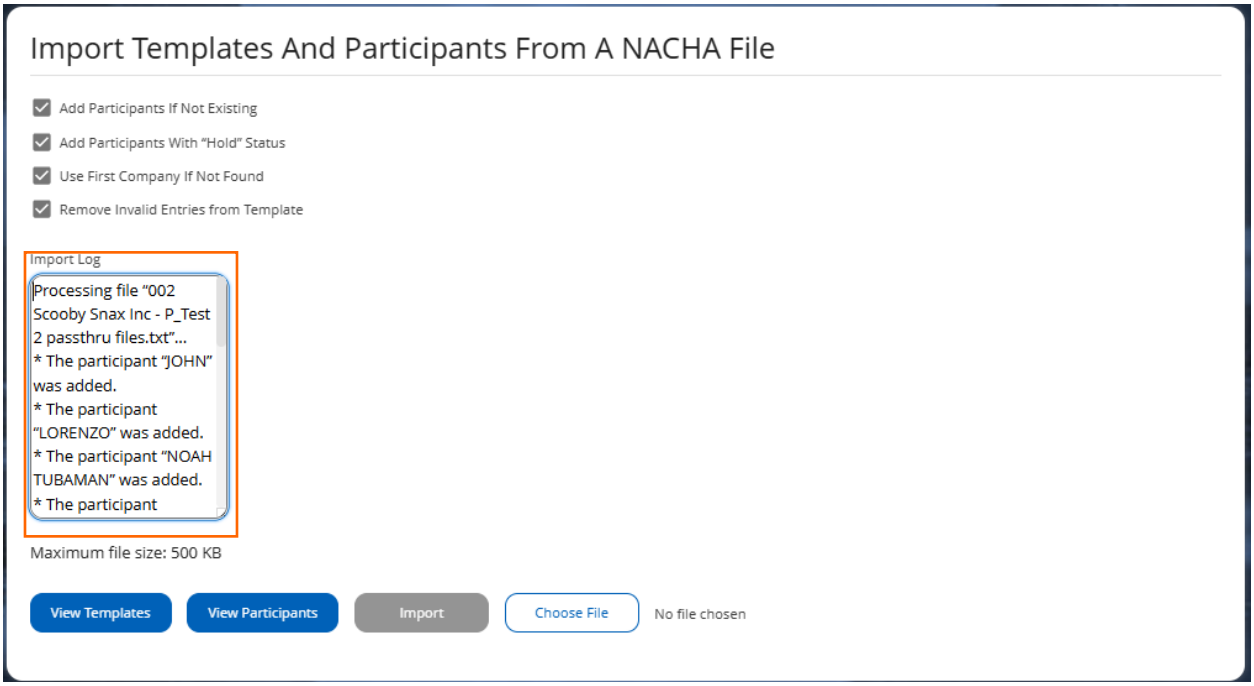
8. The file name will display beside the *Choose File* button. Select the *Import* button.



9. A success message displays at the top of the screen, confirming the number of participants added and templates imported.



10. The dialog box displays information about the imported file in the *Import Templates and Participants From a NACHA File* section. Scroll down in the dialog box to see all the details, including the batch number, number of participants, and number of templates imported.



11. Review any errors reported here. Resolve any applicable errors, then repeat steps 5-9.

12. Select *View Templates* to see all the ACH Templates.

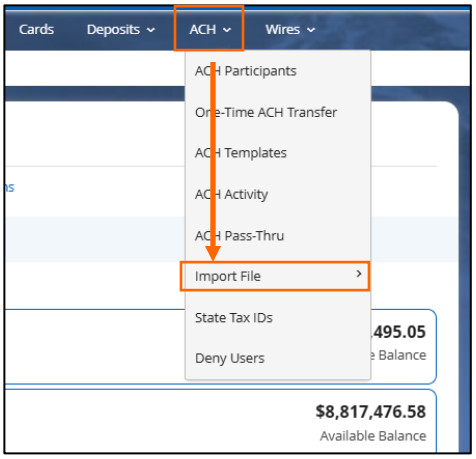
13. Select *View Participants* to see all the ACH Participants.

Import a non-NACHA File

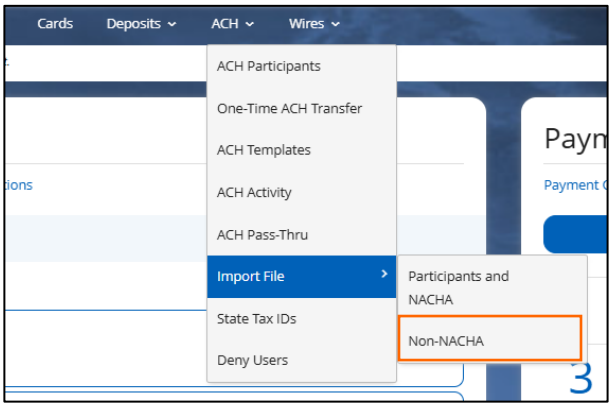
Follow the steps below to import a non-NACHA File.

Accessing ACH Import Non-NACHA

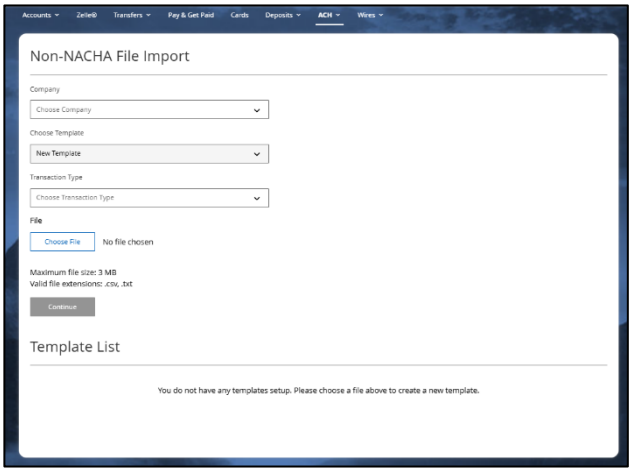
1. Select the *ACH* tab. Then Select *Import File* from the menu.



3. Select *Non NACHA* from the menu.

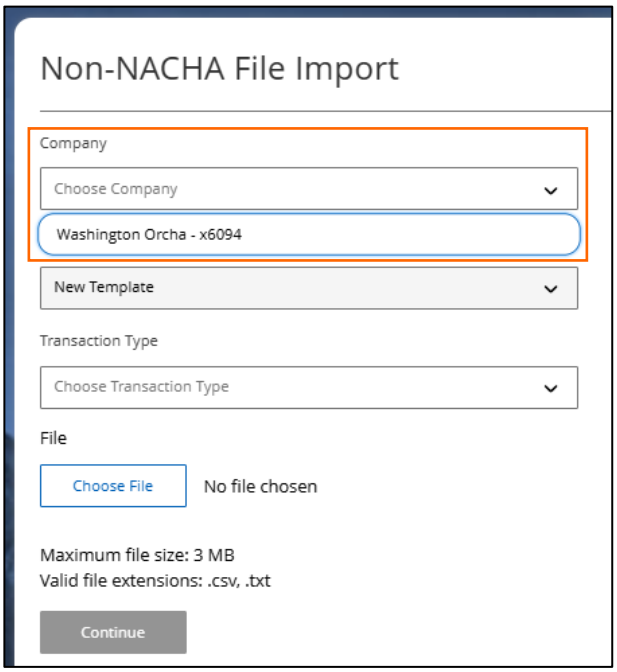


4. The *Non-NACHA File Import* screen displays..

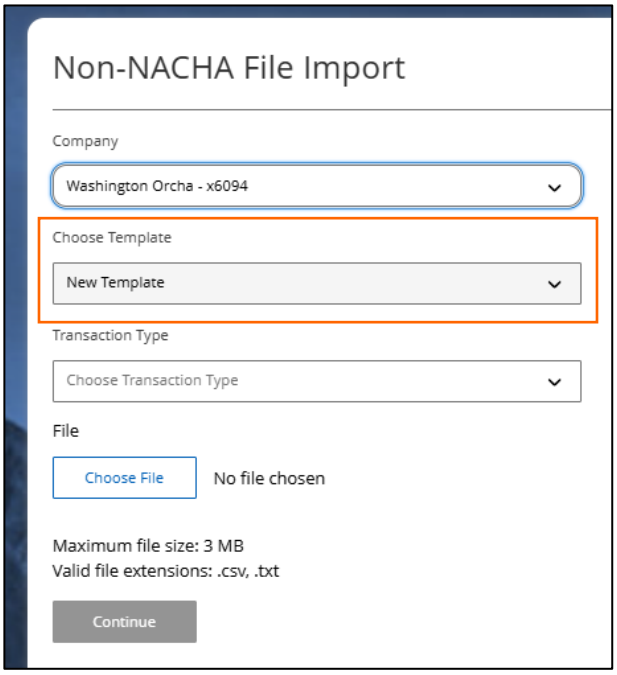


Importing Non-NACHA Files

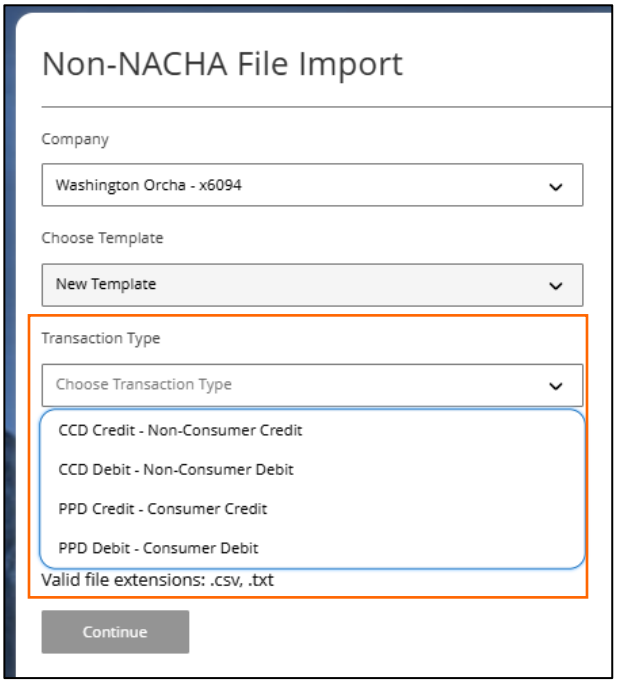
1.. Select the company from the *Company* dropdown list.



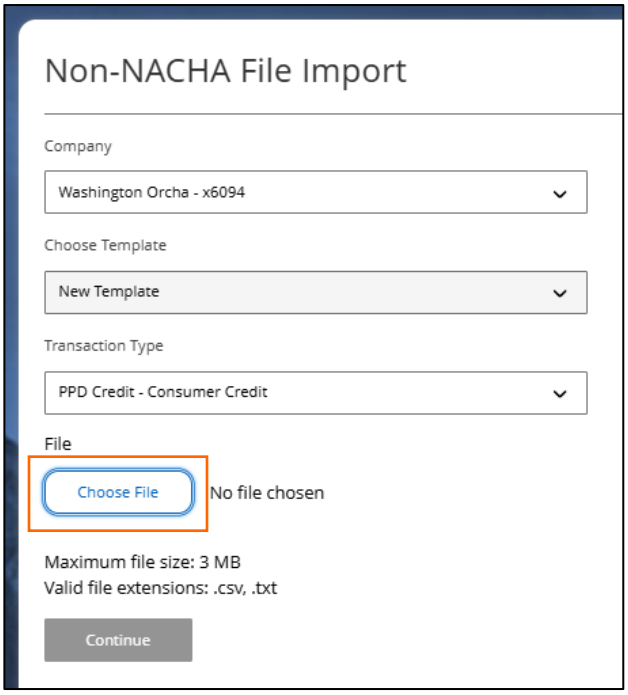
2. Select a template from the *Choose Template* dropdown. **NOTE:** New Template is the default.



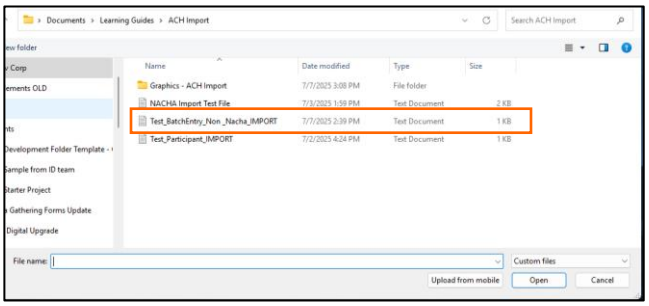
3. Select the transaction type from the *Transaction Type* dropdown menu.



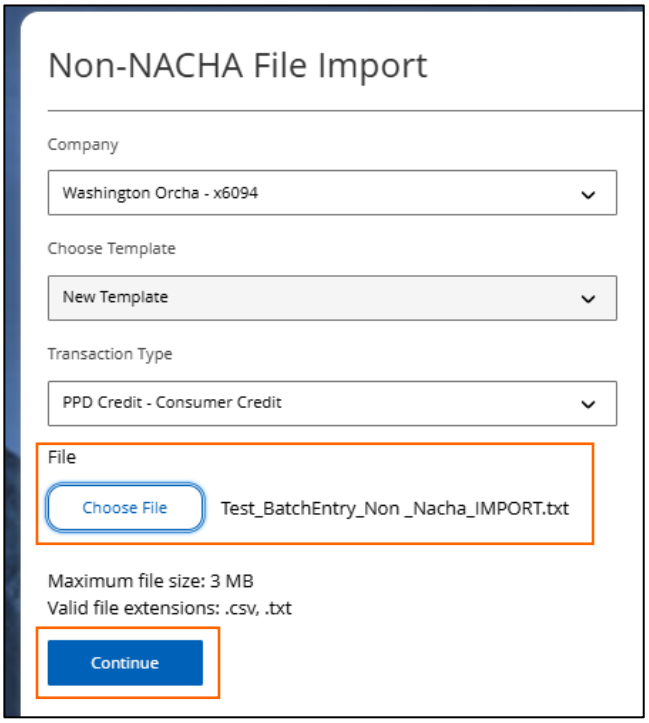
4. Select the *Choose File* button.



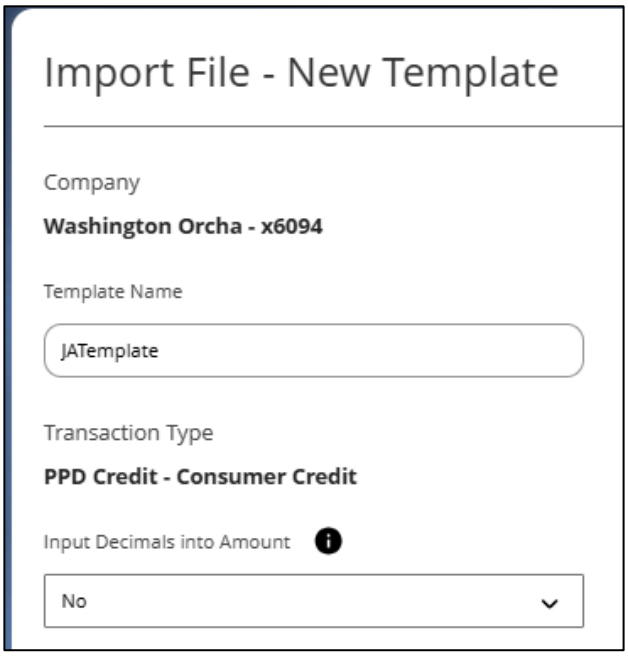
5. Upload the non-NACHA file from your device.



6. The file name will display beside the *Choose File* button. Select the *Continue* button to import the file.

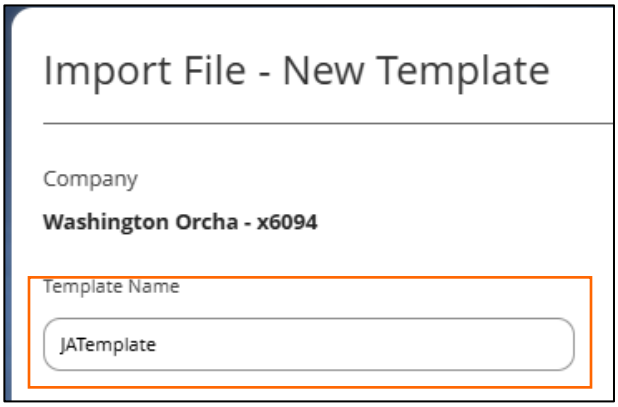


7. The *Import File – New Template* screen displays



Import File – New Template Page

1.. Enter a template name in the *Template Name* field.

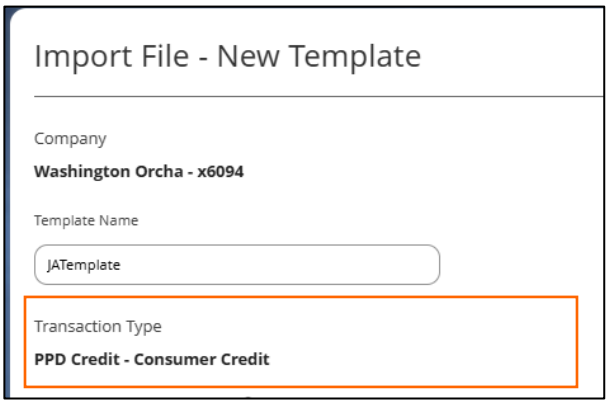


2. Select *Yes* or *No* in the *Input Decimals into Account* field. Select the *Information* icon more information.

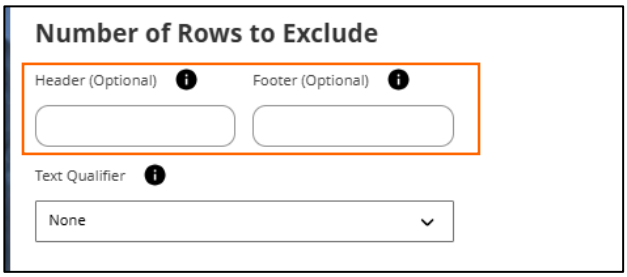


Select the *i* (information icon) beside a data field for more details about the options or data requirements for the designated field.

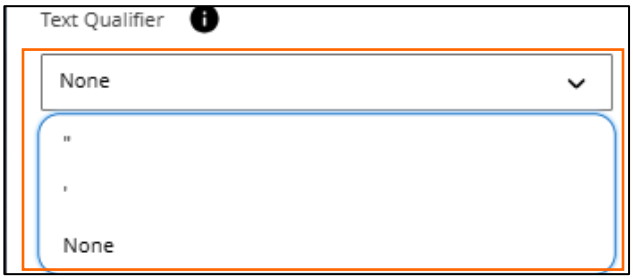
3. Select the transaction type from the *Transaction Type* dropdown menu. If the template is new, the transaction type defaults to what was entered in the previous screen.



4. Select the *Header* or *Footer* radio button in the *Number of Rows to Exclude* section to enter extra rows before the first transaction and after the last transaction in the imported file.



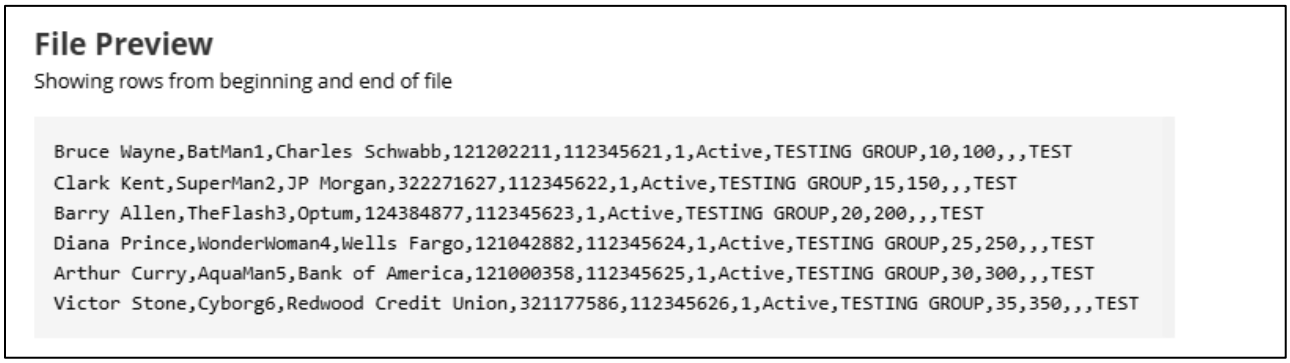
5. Select the *Text Qualifier* dropdown to add a symbol that surrounds a series of characters that identifies the characters as text. Options are *Quote*, *Apostrophe* or *None*.



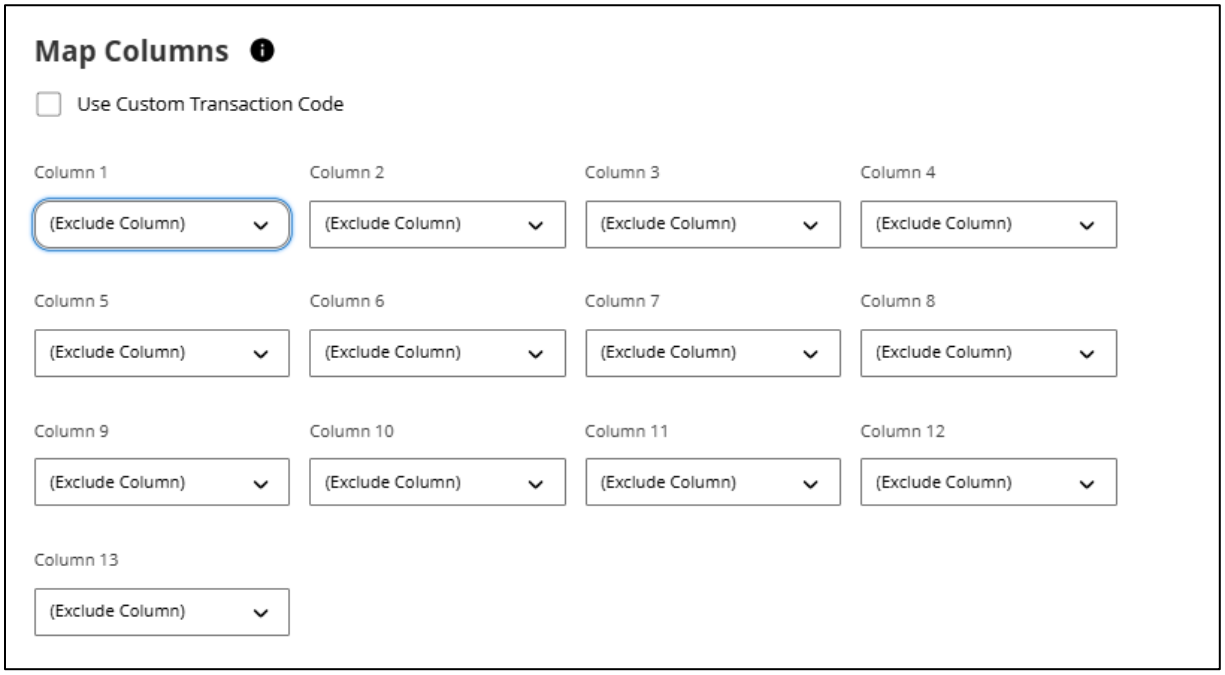
6. Select *Delimited* or *Fixed Width* in the *File Format* section to identify the file format being uploaded



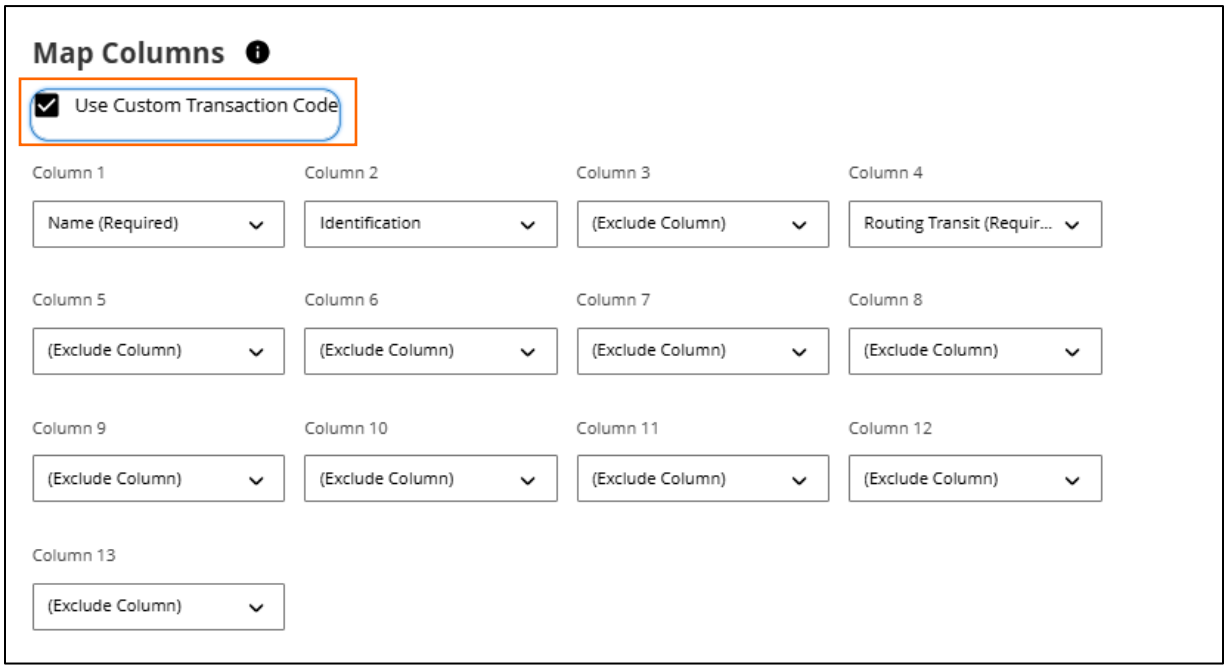
7. The *File Preview* section displays the content from the uploaded file.



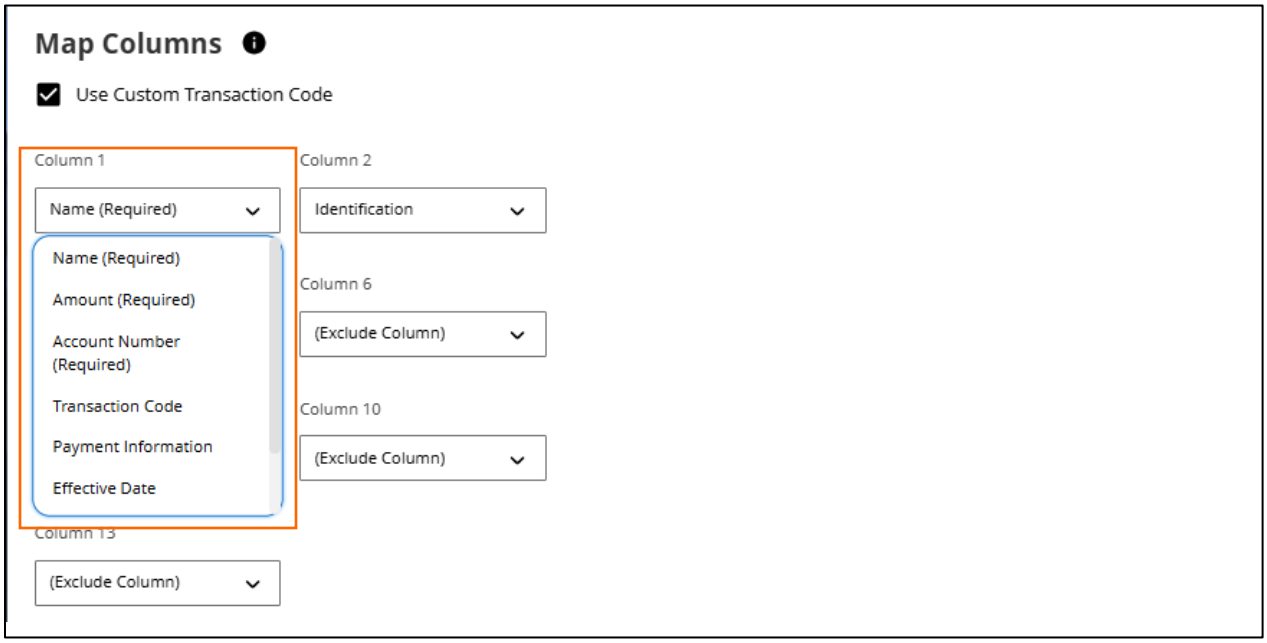
8. The *Map Columns* section allows the user to select the template column order to correspond to the fields in the data file.
    a. Required fields
        i. Name
        ii. Amount
        iii. Account Number
        iv. Routing Transaction.



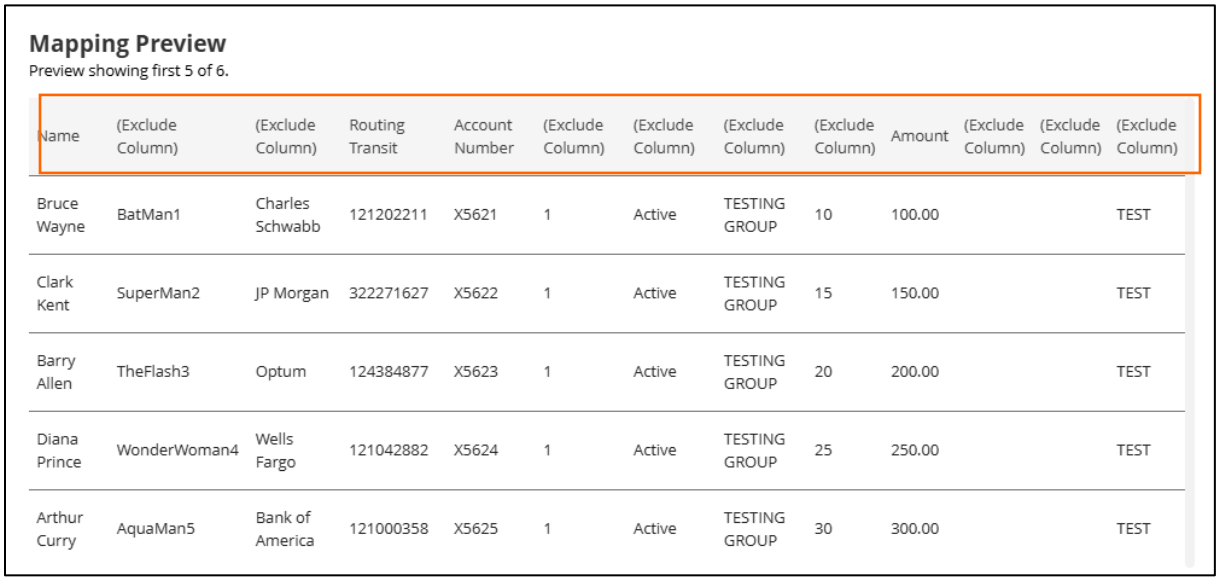
9. Select the *Use Custom Transaction Code* checkbox if the file uploaded has a transaction code.



10. Map each field with its corresponding data. Select *Column 1* dropdown menu and identify its data as *Name (Required)*. Continue mapping each field, identifying the data until all required data is designated to a column. Select *Exclude Column* for all columns that will not be used.



11. The *Mapping Preview* provides an overview of the template columns.

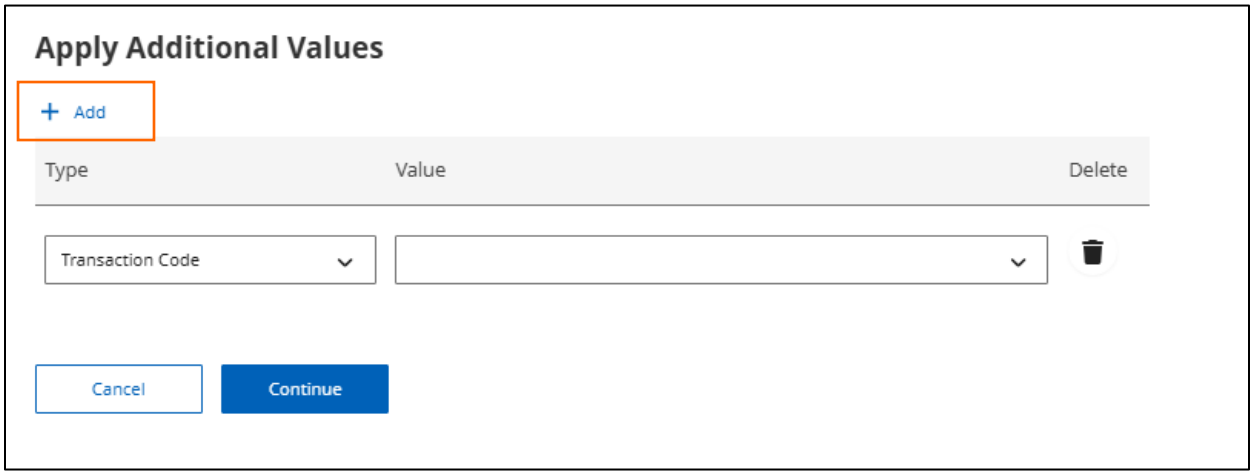


Mapping Preview

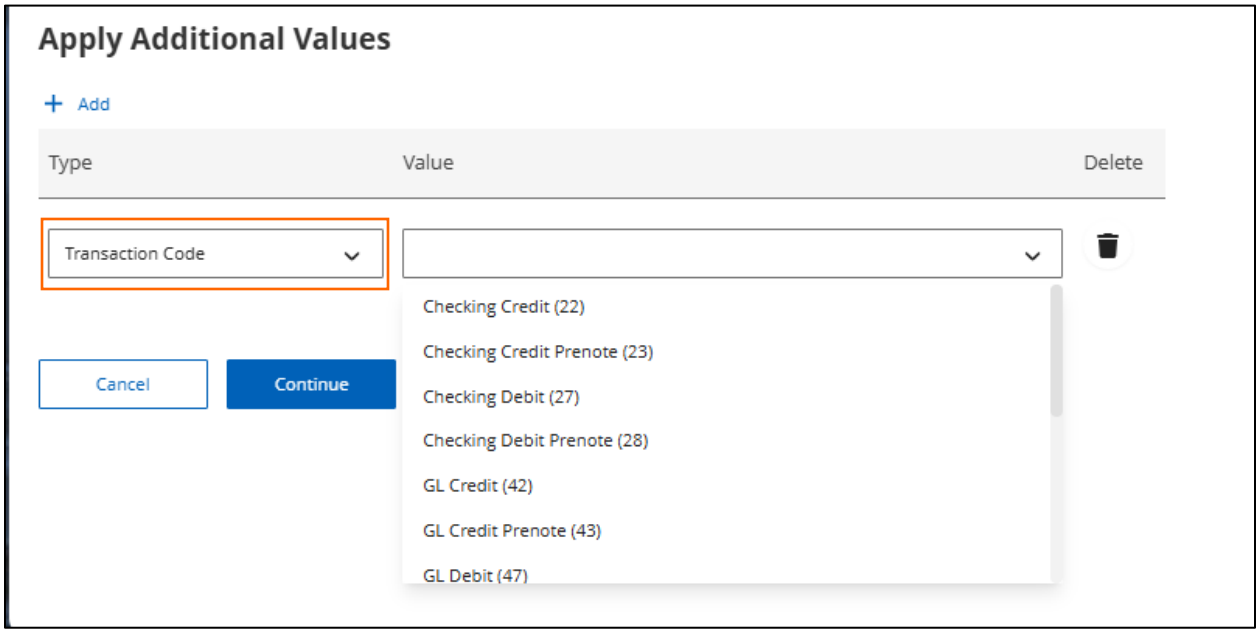
Preview showing first 5 of 6.

Name	(Exclude Column)	(Exclude Column)	Routing Transit	Account Number	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	Amount	(Exclude Column)	(Exclude Column)	(Exclude Column)
Bruce Wayne	BatMan1	Charles Schwabb	121202211	X5621	1	Active	TESTING GROUP	10	100.00			TEST
Clark Kent	SuperMan2	JP Morgan	322271627	X5622	1	Active	TESTING GROUP	15	150.00			TEST
Barry Allen	TheFlash3	Optum	124384877	X5623	1	Active	TESTING GROUP	20	200.00			TEST
Diana Prince	WonderWoman4	Wells Fargo	121042882	X5624	1	Active	TESTING GROUP	25	250.00			TEST
Arthur Curry	AquaMan5	Bank of America	121000358	X5625	1	Active	TESTING GROUP	30	300.00			TEST

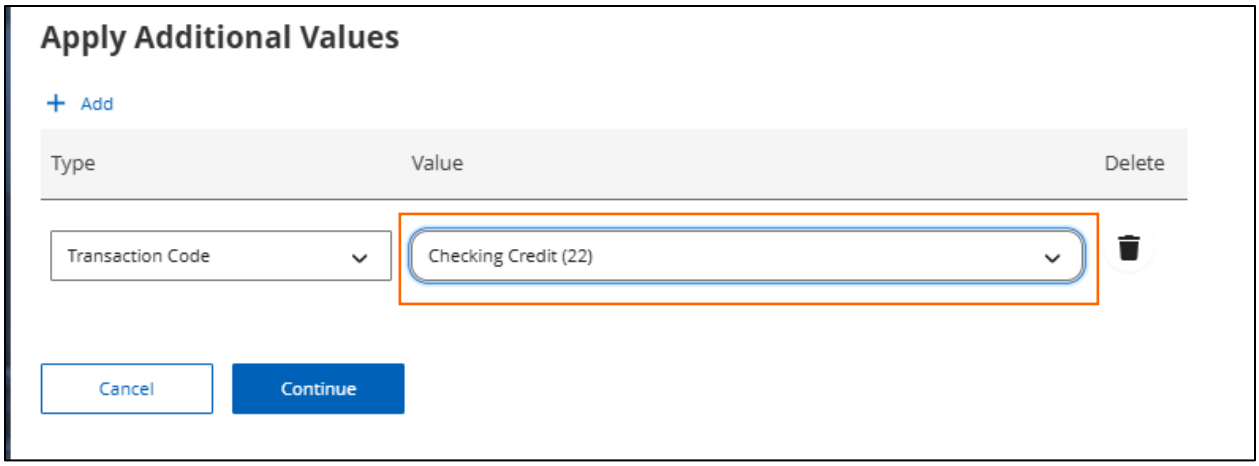
12. Select the *Add* hyperlink to add additional values in the *Apply Additional Values* section.



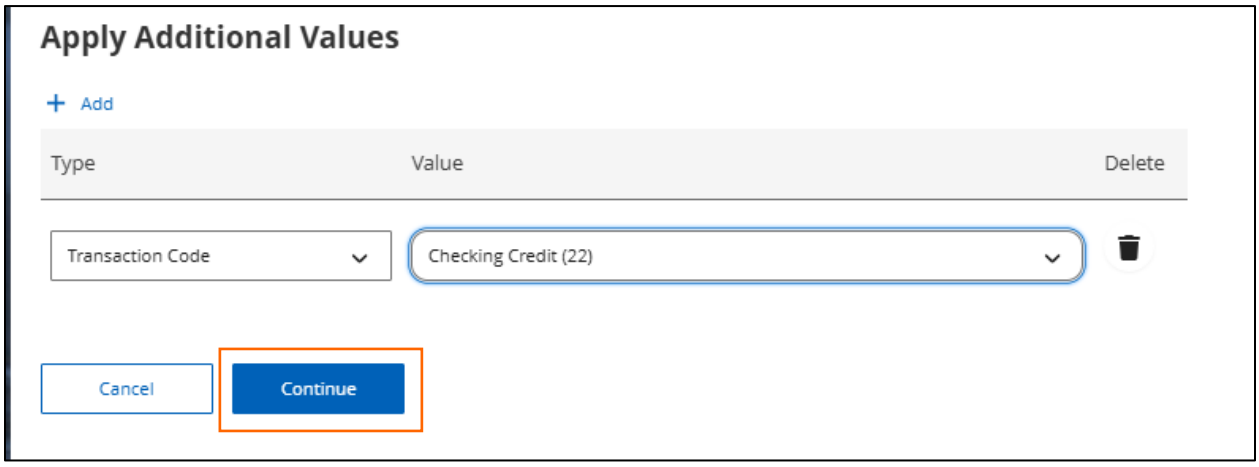
13. Select a type from the *Type* dropdown list. Options include Transaction Code, unless *Use Custom Transaction Code* was checked, Payment Information, Identification, and Discretionary Data.



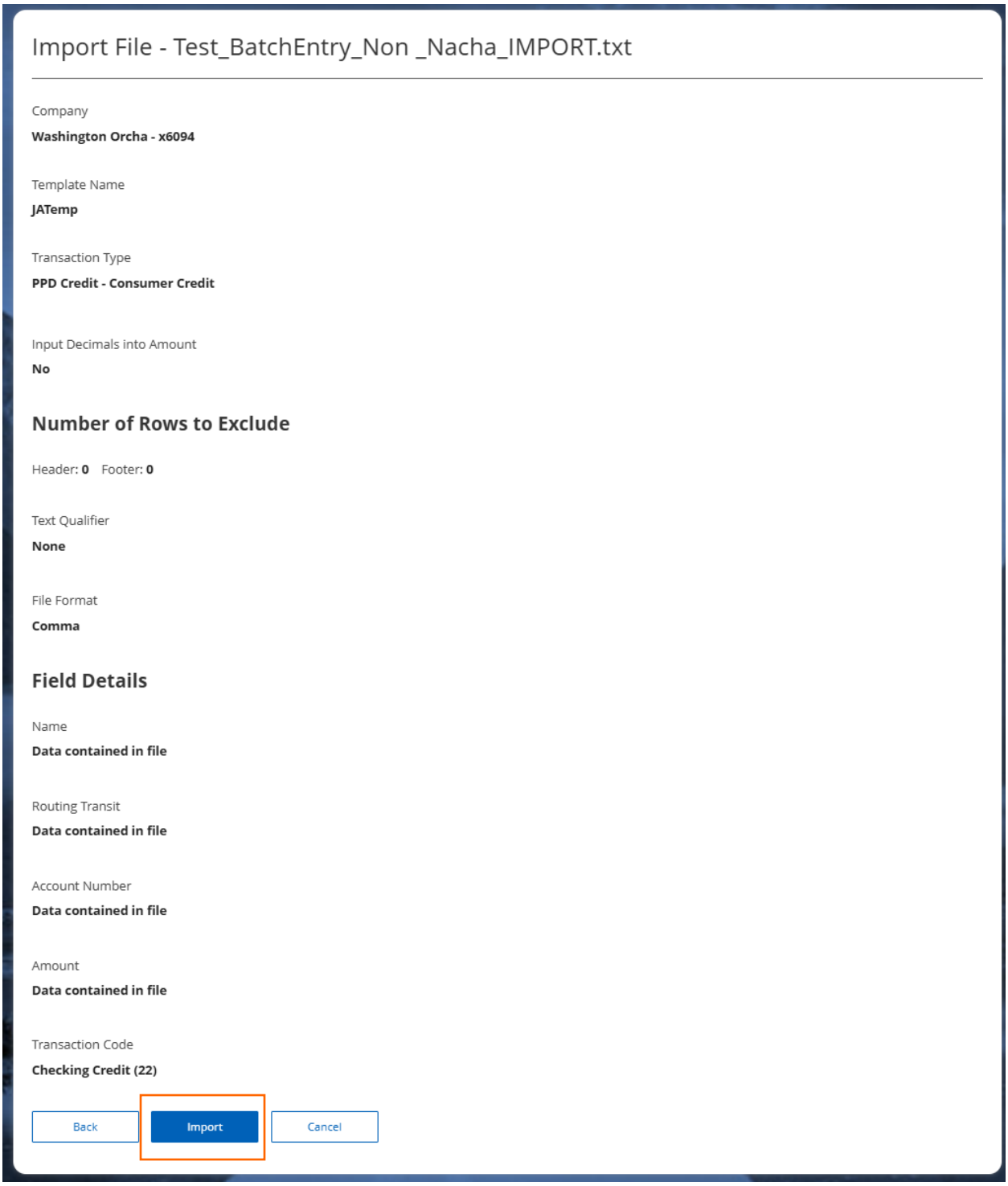
14. Enter the value or select the appropriate value from the *Value* dropdown list.



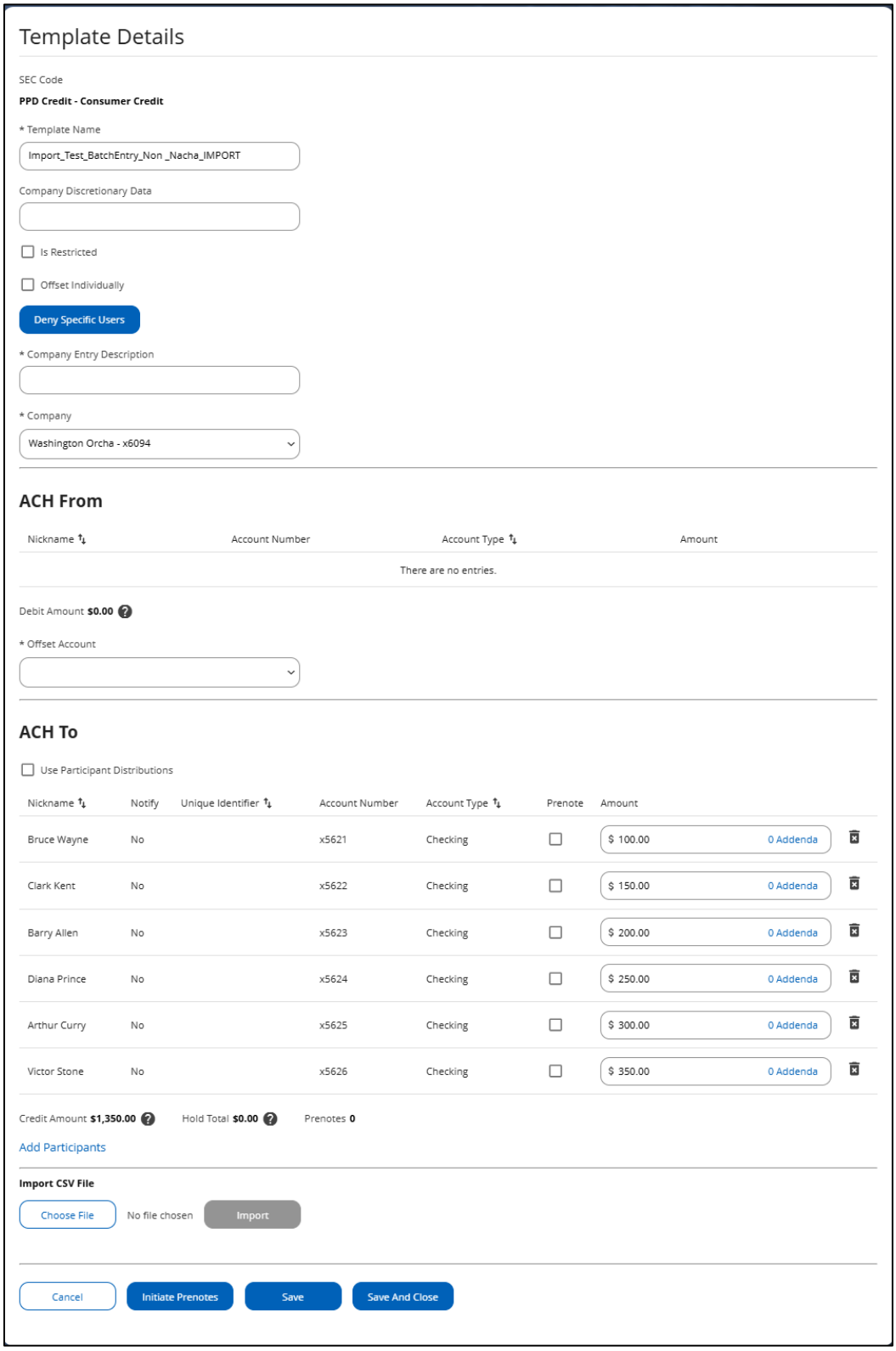
15. Select *Continue*.



16. The *Import File* screen displays with the file name. Select the *Import* button.



17. The *Template Details* screen displays:



Key Points to Remember



Review all settings and mappings carefully to ensure accuracy before finalizing the import.



See the *Participant Import CSV Job Aid* for CSV import file formatting details and the data requirements for each field in a CSV import file.This job aid can be found in the Configure Digital Resources.



Select the *i* (information icon) beside a data field for more details about the options or required data for the designated field.

ACH Reversal Categories

Purpose

This learning guide provides detailed instructions on how to perform ACH reversals in Configure Digital. To complement this guide, an ACH Reversal Categories video and job aid are available on Xchange.

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ACH Reversal Categories 101
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ACH Reversal 105
Key Points to Remember 108

ACH Reversal Categories

An ACH reversal can be performed on any batch or transaction within a batch up to 5 days post initiation. The batch or transaction must meet one of the criteria below to be eligible for an ACH reversal.

- The ACH Reversal entitlement must be enabled for business users.
- The Business ACH Reversal Self-Service configuration setting must be enabled.
- The Number Of Days To Allow Reversal component setting must be specified by the ACH provider with a default value of 5.
- The SEC code should be PPD, CCD, WEB, or CTX.
- The batch should be for a single offset account.
- The batch should not be a prenote.
- The batch should not be a reversed batch.



Future effective date batches processed early will not display the reverse link.



In order to reverse a batch or transaction, the initiating user must still have permission to initiate a batch.

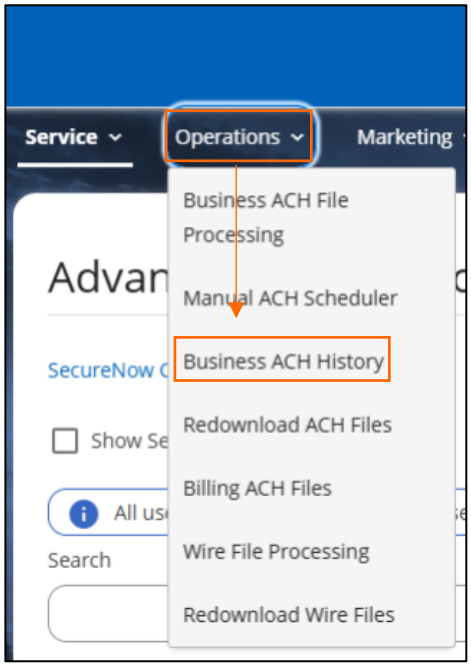
Accessing Business ACH History

Follow the steps below to access Business ACH History:

1. Log in to the Admin portal: Enter your *User ID* and *Password*, then select the *Continue* button.



2. Select the *Operations* tab, then select *Business ACH History*.



ACH Reversal Categories

The *ACH History* view displays. This view allows visibility to batches that have been processed.



ACH Reversal Categories

A *Reverse* link appears in the far-right column for batches that can be reversed and reversed batches have a *View Reversal(s)* link in the far-right column. Select the *View Reversal(s)* link to view reversal details.



ACH Reversal Categories

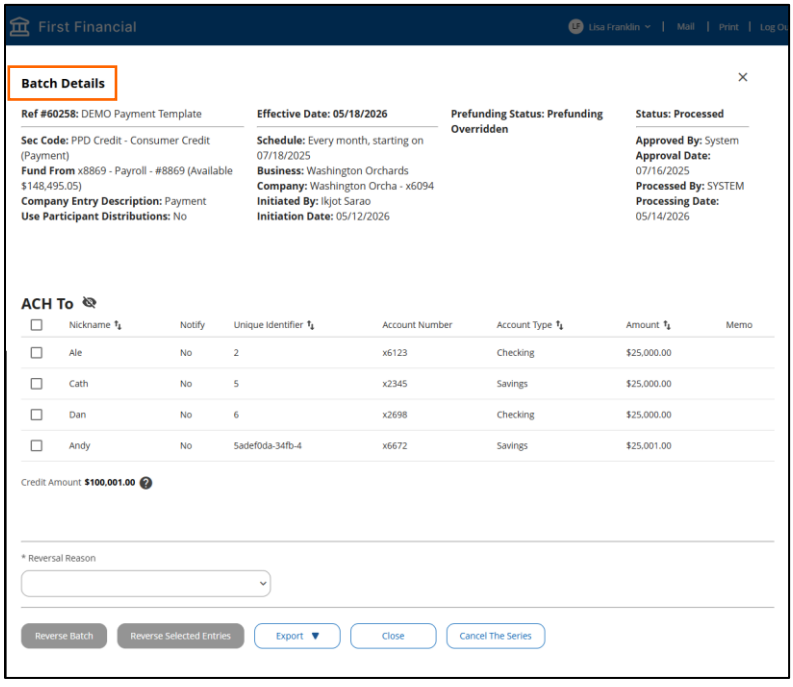
ACH Reversal

Follow the steps below to perform an ACH reversal:

1. Select the *Reverse* link.

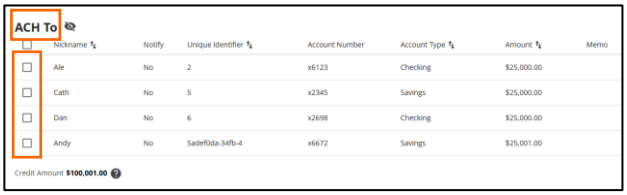


The *Batch Details* view displays.

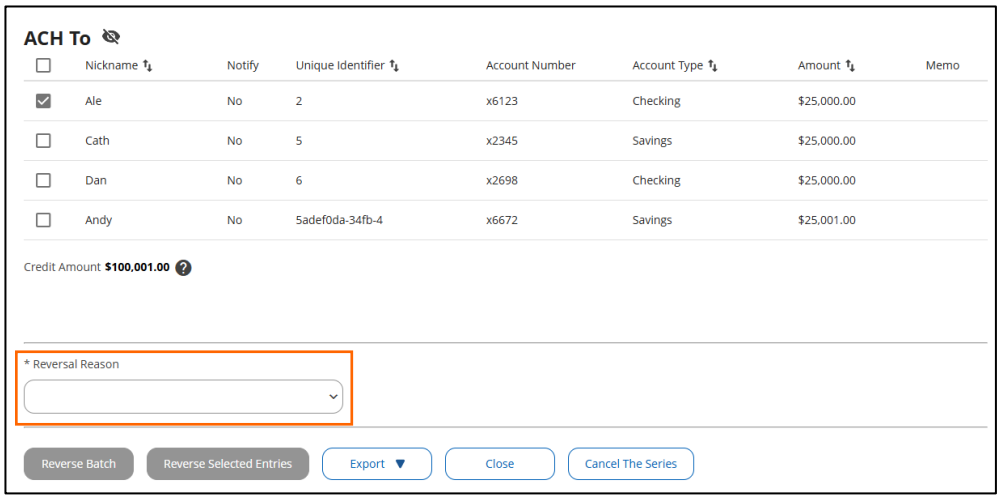


ACH Reversal Categories

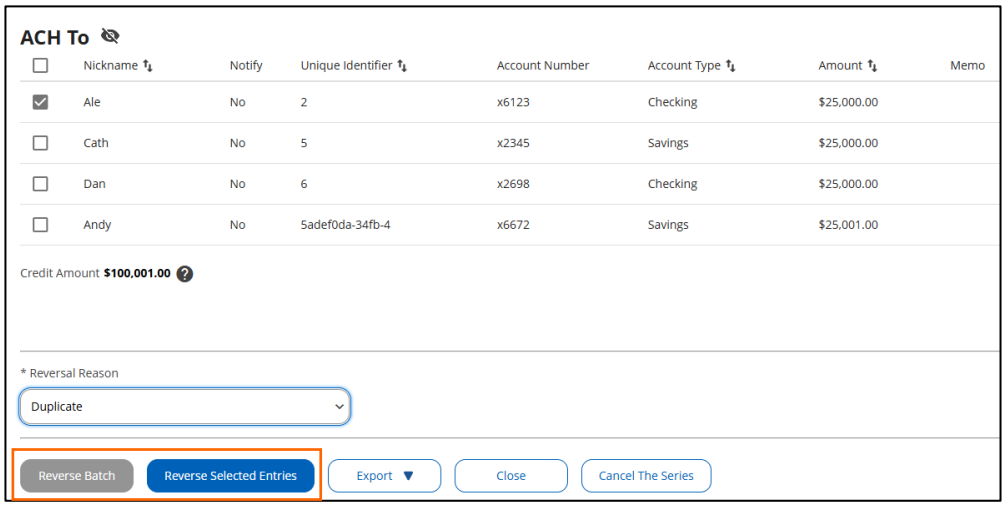
2. Select the batch or transaction to be reverse. If there are multiple batches, select the checkbox for the appropriate batch. If there is only one batch, it is not necessary to select the checkbox.



3. Select the *Reversal Reason* drop down and choose the appropriate reason: duplicate, incorrect amount, wrong account, or incorrect date.

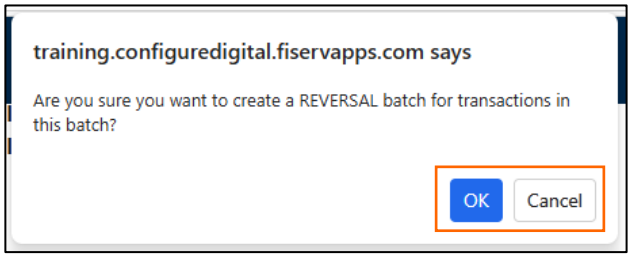


4. Select the *Reverse Batch* or *Reverse Selected Entries* button, as applicable. The appropriate button is enabled based on whether a batch checkbox is selected.

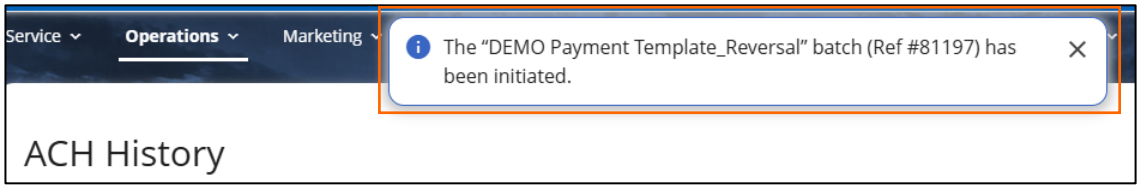


5. A confirmation popup displays to confirm the reversal.

   Select *OK* to proceed with the reversal or *Cancel* to abandon the reversal.



The system returns to the *ACH History* view and a message displays confirming the reversal was initiated.



The reversal batch is created in the *Business ACH File Processing* view under *ACH Pending Batches*.



The batch name includes reversal, the status is *Pending Processing*, and the reversal reason displays.

Once the batch is processed, the batch moves to the *ACH History* with a status of *Processed*.

From a Business user perspective, ACH reversals are performed in the Configure Digital Business Portal. Select the *ACH* tab, then select *ACH History*. From there, the *ACH Reversal* process follows the same steps as the FI Admin process.

ACH Reversal Categories

Key Points to Remember



Future effective date batches processed early will not display the reverse link.



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From a Business user perspective, ACH reversals are performed in the Configure Digital Business Portal. Select the *ACH* tab, then select *ACH History*. From there, the *ACH Reversal* process follows the same steps as the FI Admin process.