



ACH

INTERNET BANKING RESOURCE FOR OUR
CUSTOMERS FROM OUR PARTNER



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MEMBER FDIC

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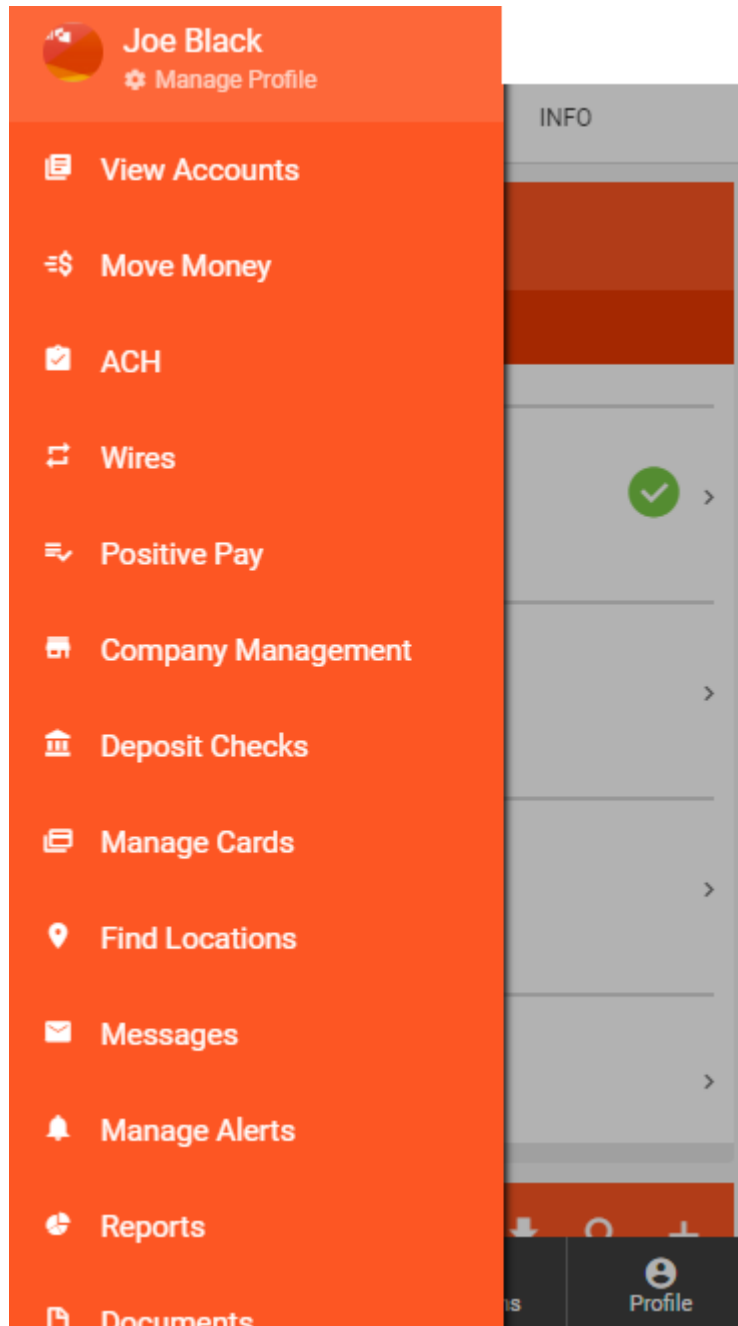
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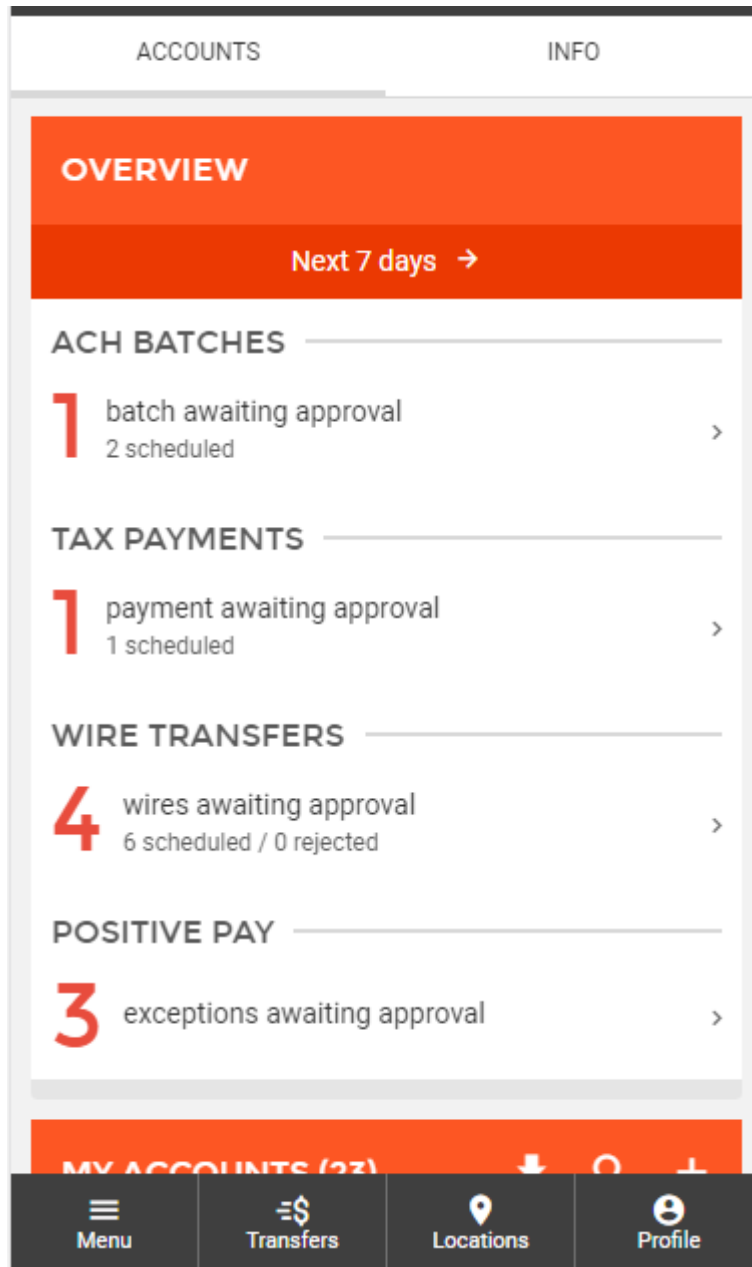
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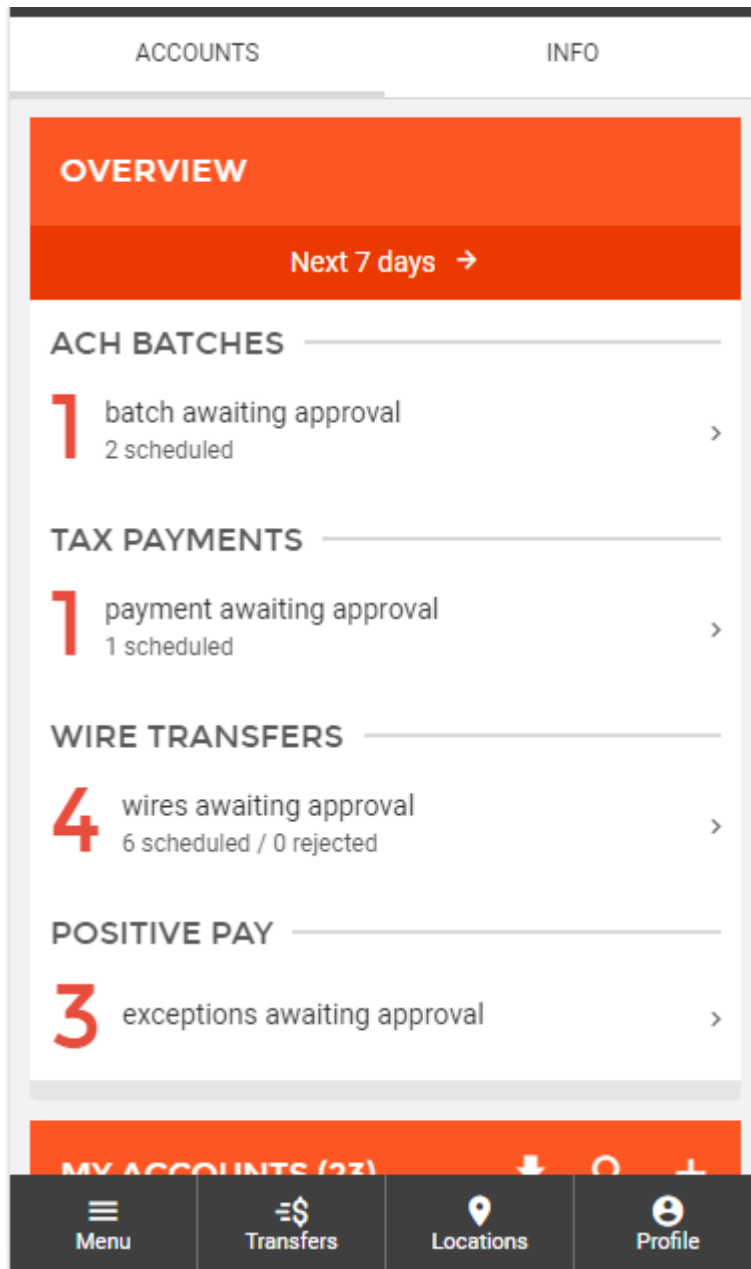
Approving an ACH Batch

Approving an ACH batch can be done through multiple methods. You can either click on the "ACH" menu item within the menu on the left side of the screen or click on the ACH batches section of the Overview on the landing page. On the Overview section of the digital banking landing page, you will be able to see how many ACH batches are scheduled and how many of those batches are awaiting approval.

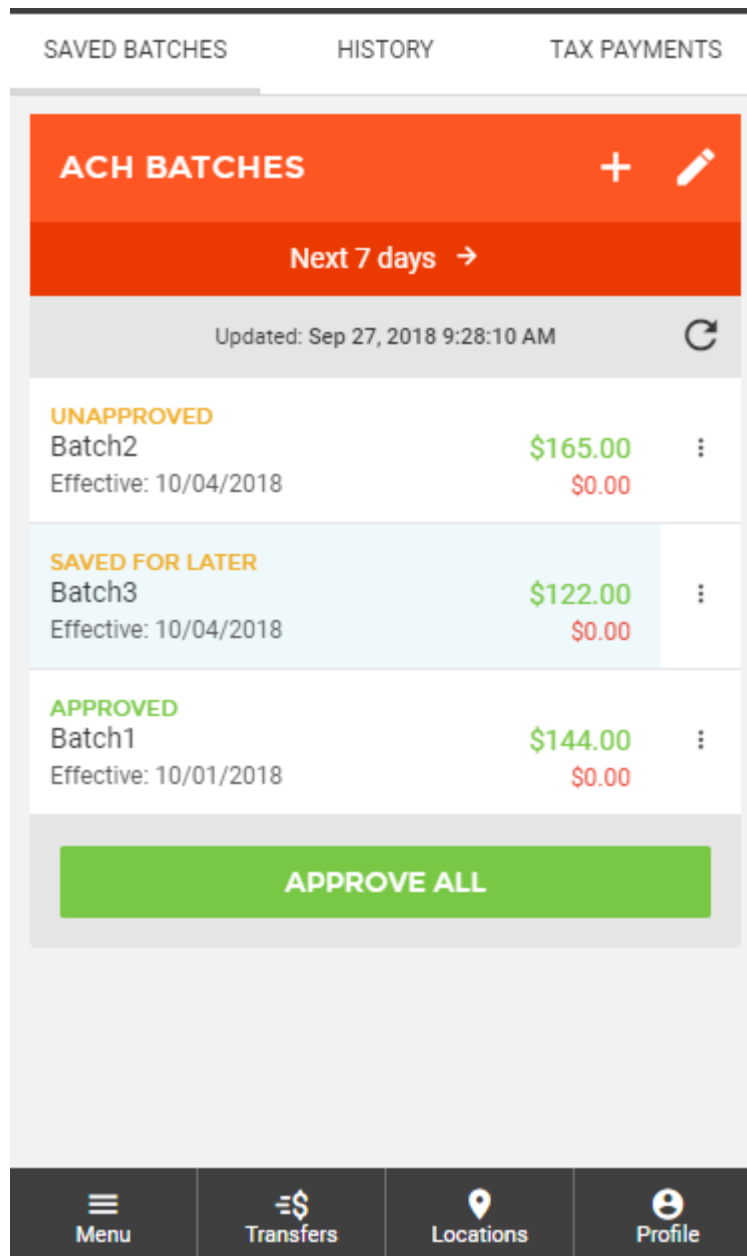




ACH



The next screen you will see will include all Scheduled ACH Batches and Tax Payments (Approved, Unapproved, and Saved for Later batches) and ACH History. Under the ACH Batches section you will be able to see the status of an ACH batch, as well as the name, effective date, and credit/debit totals. By clicking on the pencil icon in the top right corner of the ACH batches section you can enable multi approval/unapproval from this screen. To approve batches one by one, you can click on an individual ACH batch from this list.



ACH

SAVED BATCHES HISTORY TAX PAYMENTS

ACH BATCHES + ^

Next 7 days →

Approve Unapprove

Updated: Sep 27, 2018 9:29:06 AM ↻

UNAPPROVED Batch2 Effective: 10/04/2018	\$165.00 \$0.00	<input type="checkbox"/>	⋮
SAVED FOR LATER Batch3 Effective: 10/04/2018	\$122.00 \$0.00		⋮
APPROVED Batch1 Effective: 10/01/2018	\$144.00 \$0.00	<input type="checkbox"/>	⋮

APPROVE ALL

Menu Transfers Locations Profile

SAVED BATCHES HISTORY TAX PAYMENTS

ACH BATCHES + ^

Next 7 days →

Approve Unapprove

Updated: Sep 27, 2018 9:29:06 AM ↻

UNAPPROVED Batch2 Effective: 10/04/2018	\$165.00 \$0.00	<input type="checkbox"/>	⋮
SAVED FOR LATER Batch3 Effective: 10/04/2018	\$122.00 \$0.00		⋮
APPROVED Batch1 Effective: 10/01/2018	\$144.00 \$0.00	<input type="checkbox"/>	⋮

APPROVE ALL

Menu Transfers Locations Profile

ACH

Clicking on an ACH batch from this list will take you to the ACH Batch detail screen. Here you can see the individual detail records contained within the batch, as well as various other informational fields. Near the middle of the screen, you will see the status of the batch (whether it is approved or unapproved). By clicking on the status, you can change the status to either approve or unapproved a batch. This change will be reflected on the prior screen as well as on the Overview section of the landing page.

EDIT ACH BATCH ⋮

Batch Status: **APPROVED**

Details Recipients Schedule

TOTALS ^

CREDITS (1)	\$10.00
DEBITS (1)	\$30.00

BATCH NAME
TEST

COMPANY
ALLEN JR COMPANY →

OFFSETTING ACCOUNT
*Test Account *****901 →

ENTRY DESCRIPTION
TEST

The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

SAVE



ADD RECIPIENTS

Batch Status: **APPROVED**

Details **Recipients** Schedule

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

 JACKSON ID: 152458 DETAIL RECORD	\$10.00 011130095 123456	⋮
 MILLER JONES ID: 8467886 DETAIL RECORD	\$30.00 011130095 4564882	⋮

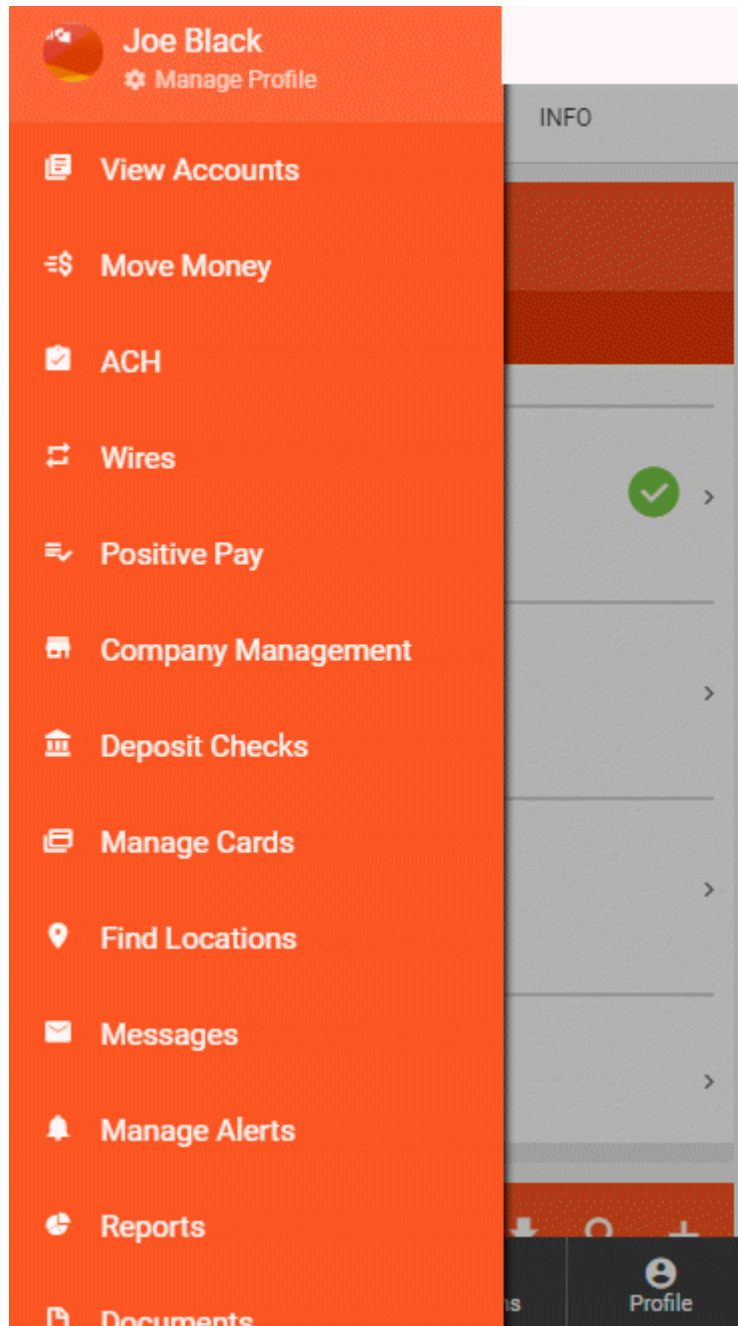
Credits (1) \$10.00	Debits (1) \$30.00
-------------------------------	------------------------------

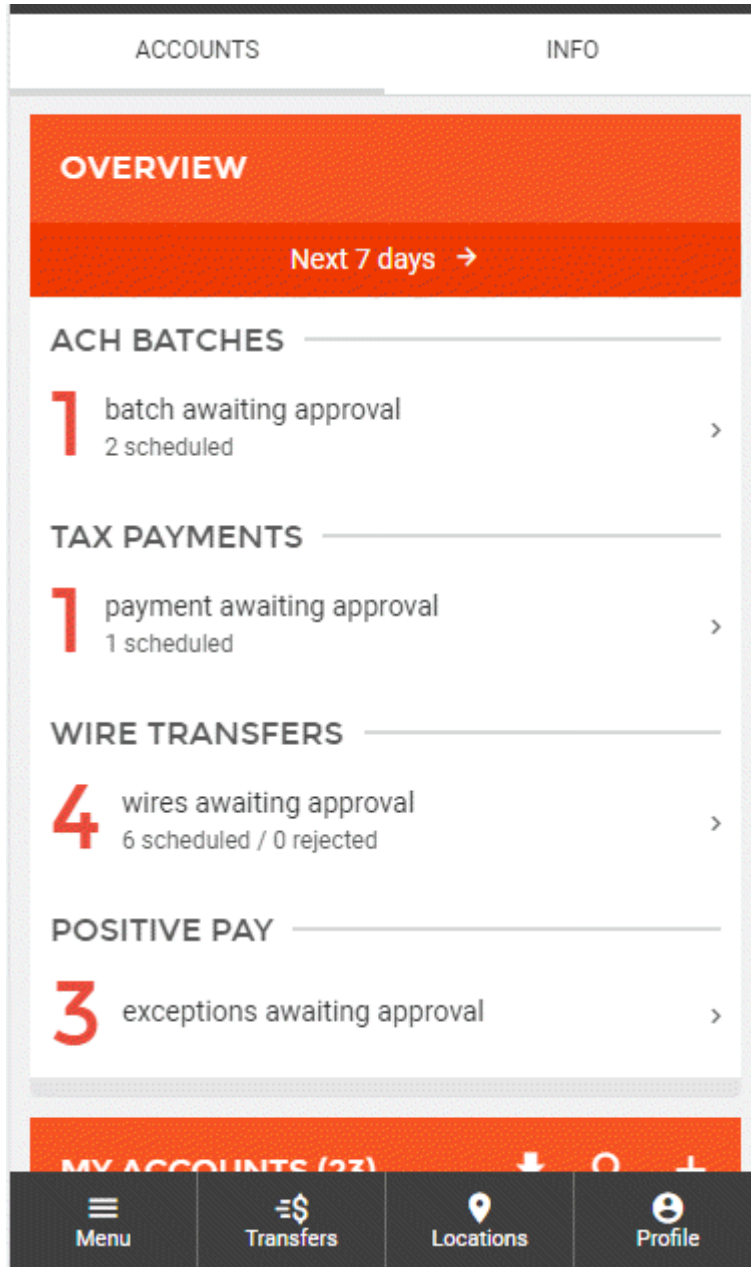
SAVE

ACH

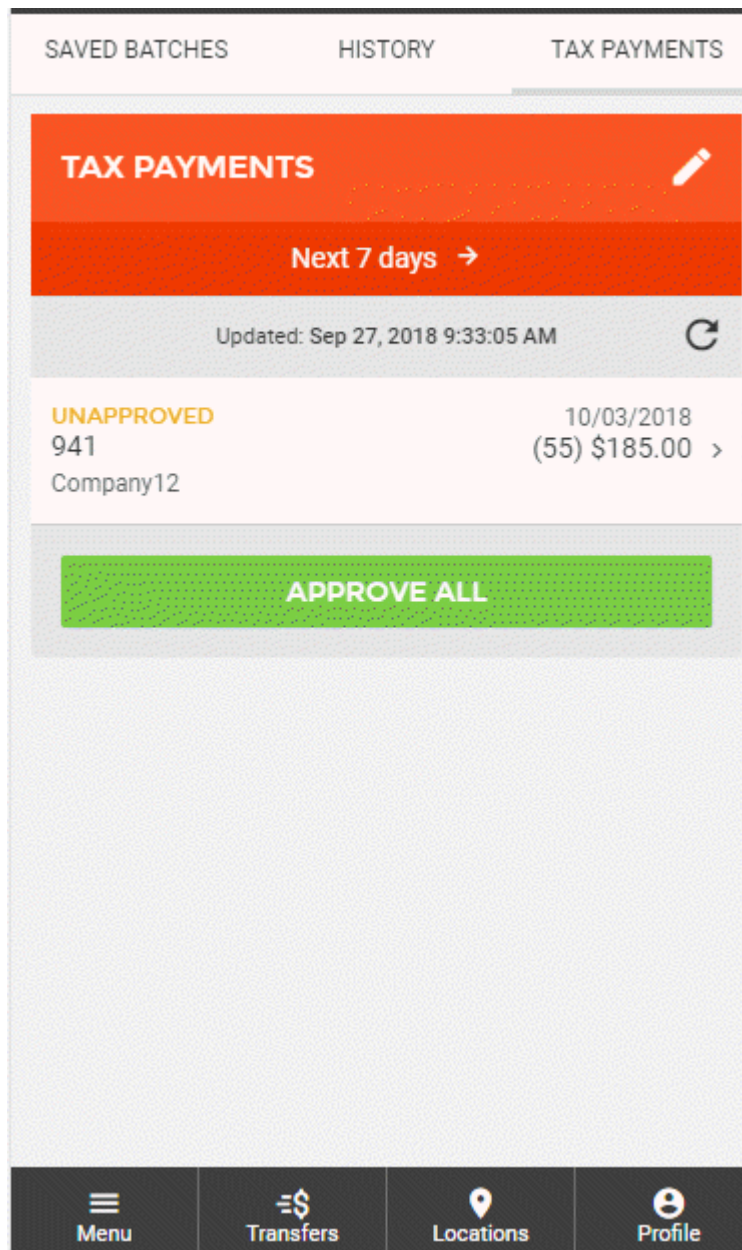
Approving a Tax Payment

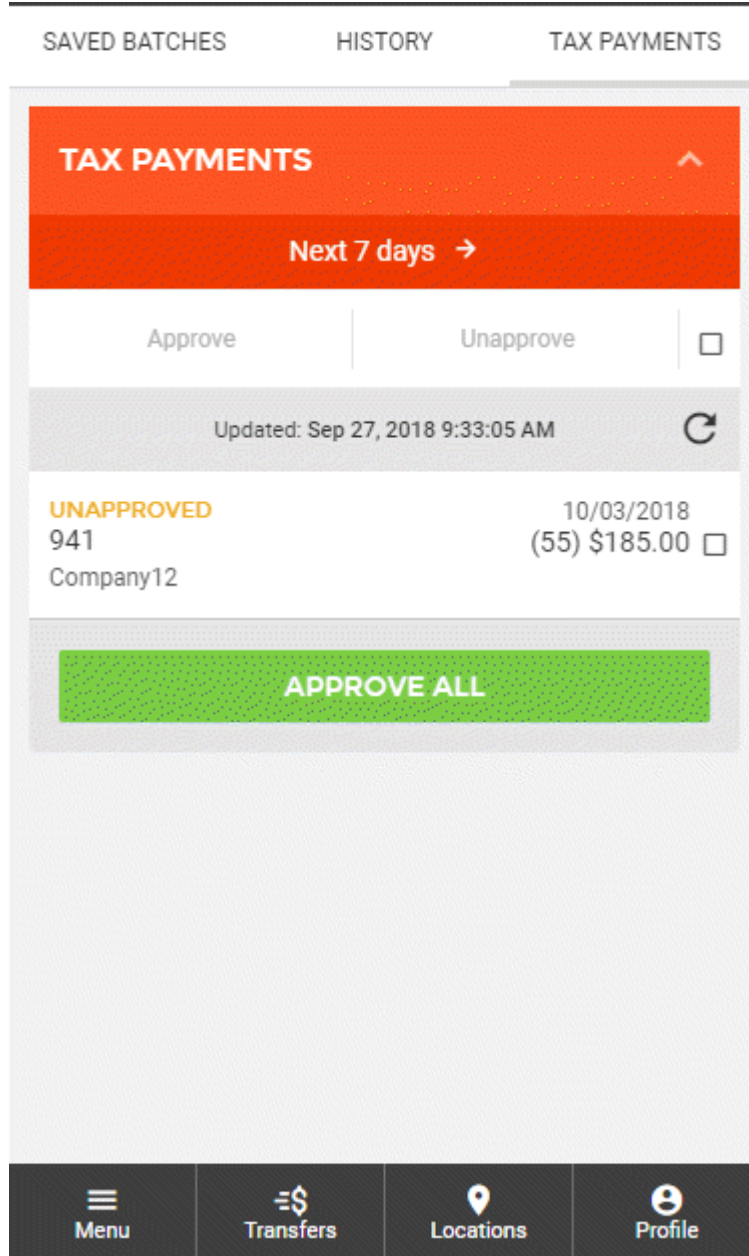
Approving a Tax Payment can be done through multiple methods. You can either click on the "ACH" menu item within the menu on the left side of the screen or click on the Tax Payments section of the Overview on the landing page. On the Overview section of the digital banking landing page, you will be able to see how many Tax Payments are scheduled and how many of those Tax Payments are awaiting approval.





The next screen you will see will include all Scheduled ACH Batches and Tax Payments (Approved and Unapproved) and ACH History. Under the ACH Batches section you will be able to see the status of a Tax Payment, as well as the Form Number, effective date, company, and payment amount(s). By clicking on the pencil icon in the top right corner of the ACH Batch section you can enable multi approval/unapproval from this screen. To approve Tax Payments one by one, you can click on an individual Tax Payment from this list.





Clicking on a Tax Payment from this list will take you to the Tax Payment detail screen. Here you can see in the details associated with the Tax Payment. Near the middle of the screen, you will see the status of the Tax Payment (whether it is approved or unapproved). By clicking on the status, you can change the status to either approve or unapprove a Tax Payment. This change will be reflected on the prior screen as well as on the Overview section of the landing page.

The screenshot displays a mobile application interface for viewing tax payment details. At the top, there is an orange header with the text "FORM: 941". Below this is a yellow bar with the status "Unapproved" and a right-pointing arrow. The main content area is white and contains the following information, separated by horizontal lines:

- COMPANY**
Company12
- PAYMENT ACCOUNT**
Checking *0779
- AMOUNT**
\$185.00
(55) Withholding
- PAYMENT DATE**
10/03/2018

At the bottom of the screen is a dark navigation bar with four icons and labels: a hamburger menu icon labeled "Menu", a dollar sign with a plus/minus icon labeled "Transfers", a location pin icon labeled "Locations", and a person icon labeled "Profile".

FORM: 941

Unapproved →

COMPANY
Company12

PAYMENT ACCOUNT
Checking *0779

AMOUNT

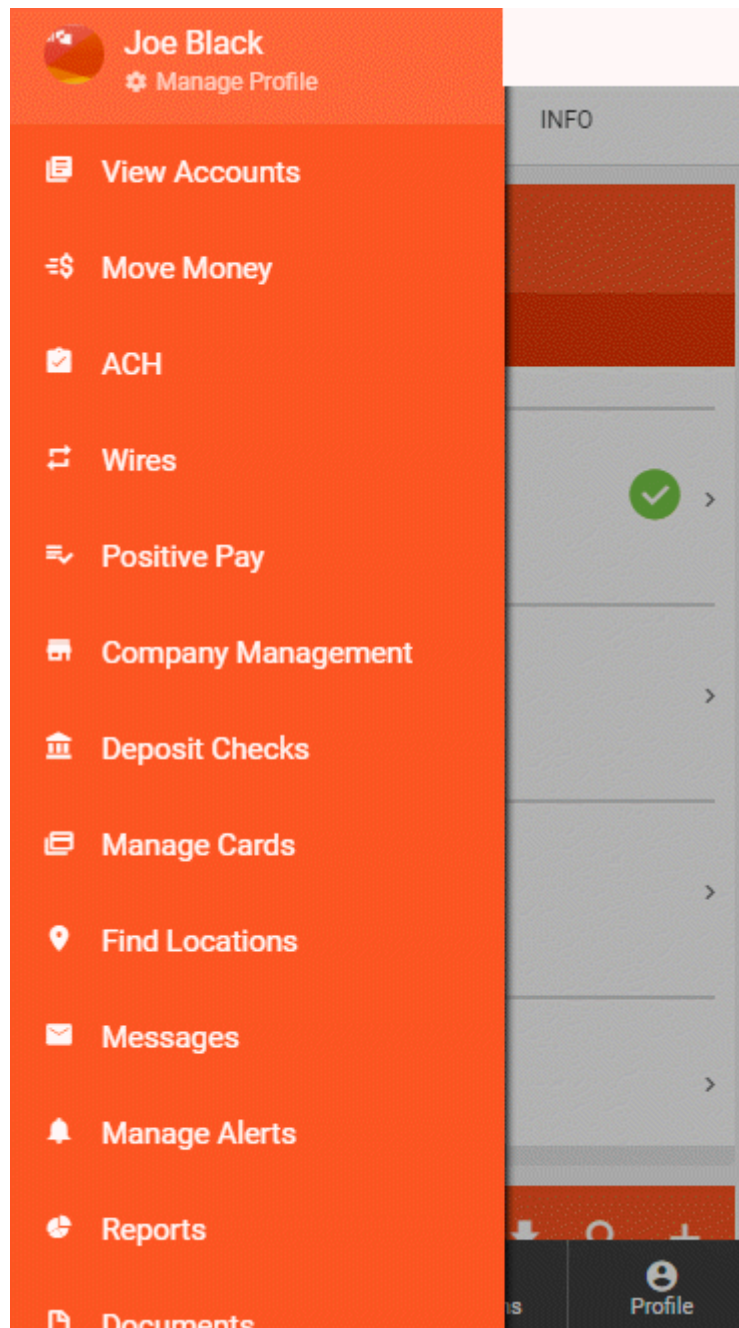
CONFIRM
Approve this payment?

APPROVE CANCEL

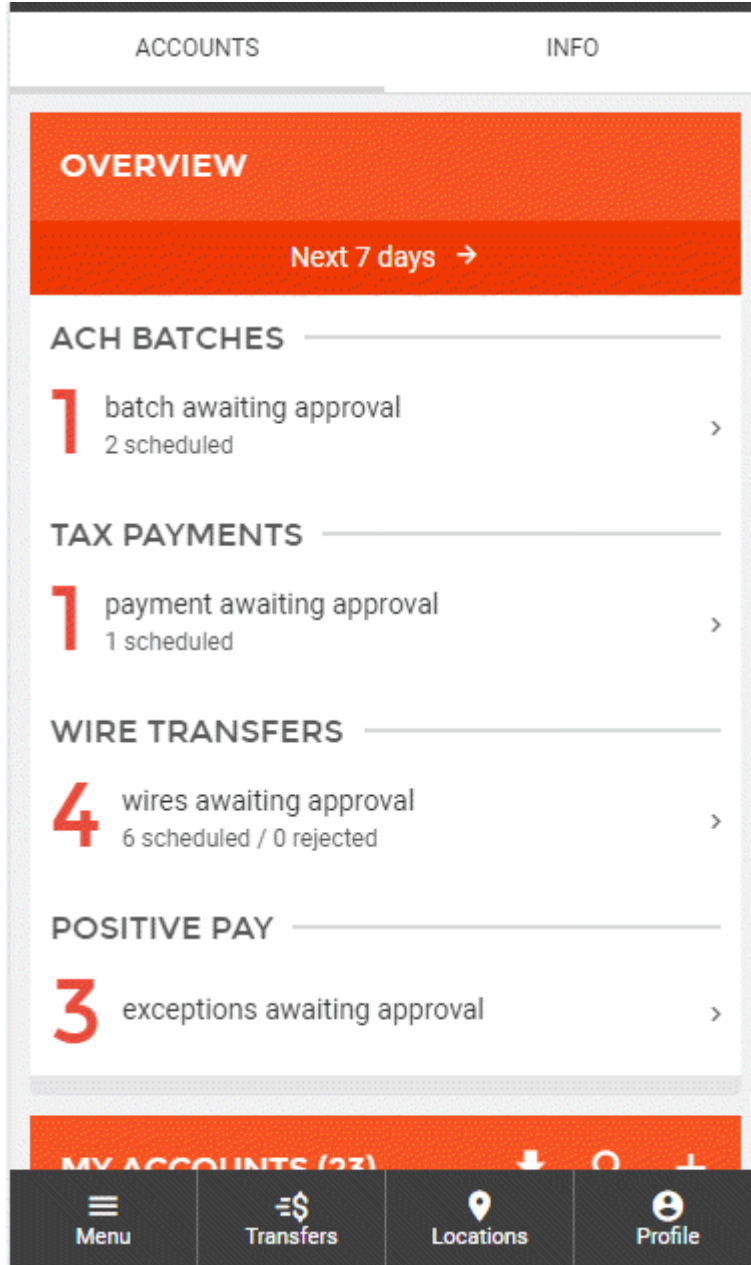
Menu Transfers Locations Profile

Manual ACH Batch Creation

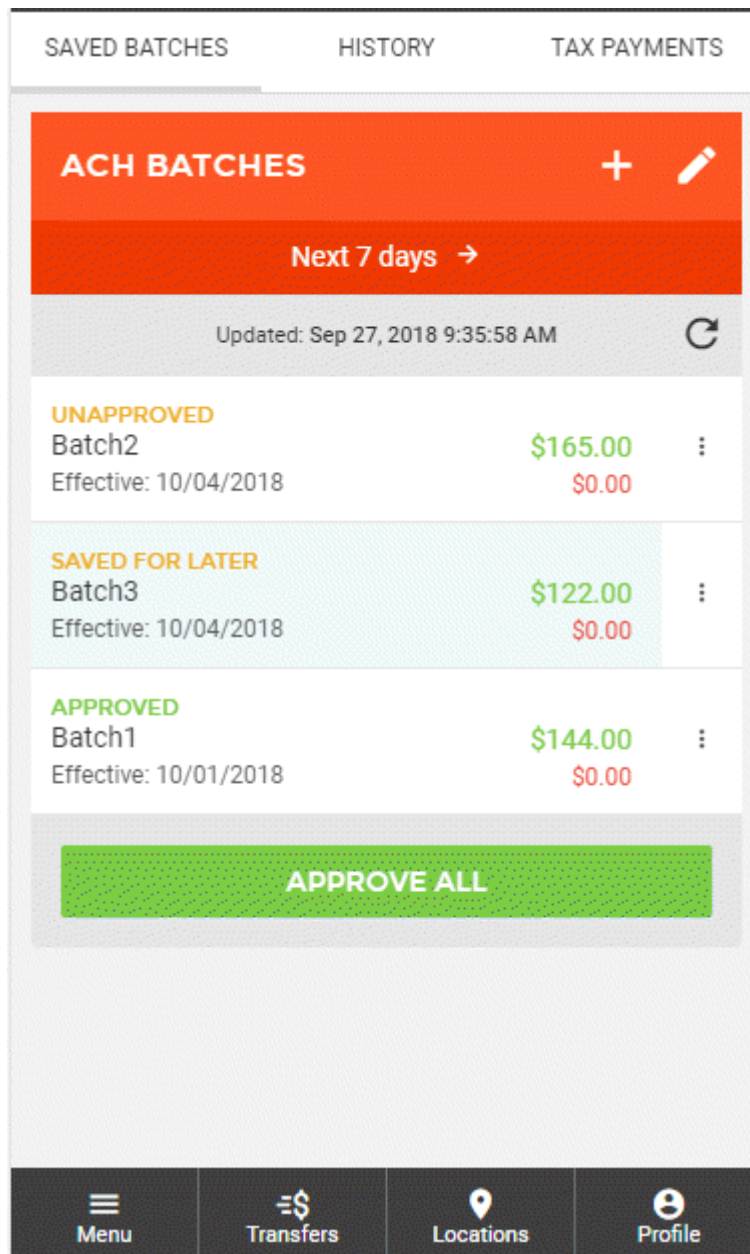
With the change to the new business banking user interface, you will find new steps for manually scheduling ACH batches. To begin creating a new ACH batch, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page.

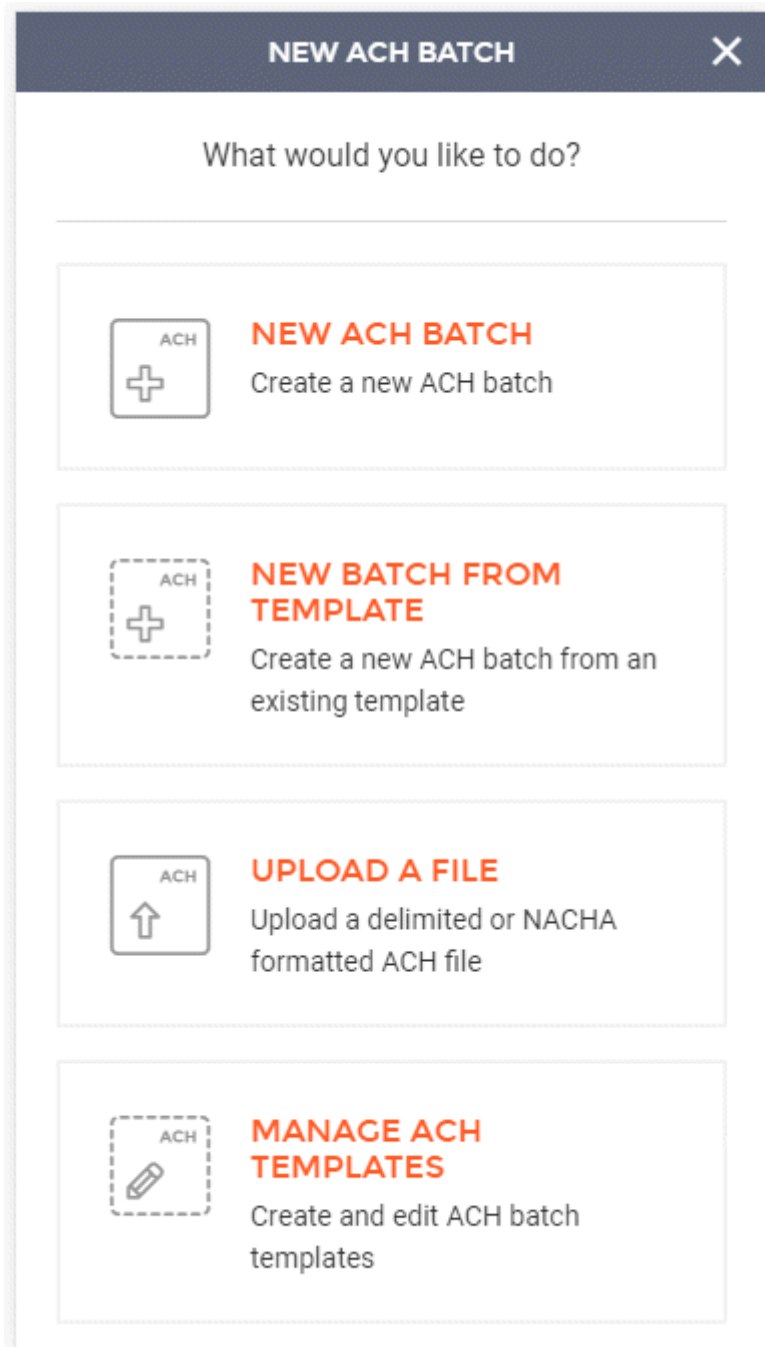


ACH



This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the manual ACH batch creation process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "New ACH Batch" will take you through the manual ACH batch wizard.





The first step in creating a new ACH batch is entering the necessary header information, including:

- 1 Batch Name
- 2 Company
- 3 Offsetting Account

- 4 Entry Description
- 5 Discretionary Data
- 6 Entry Class

< **NEW ACH BATCH** ✕

BATCH NAME required

COMPANY required →

OFFSETTING ACCOUNT required →

ENTRY DESCRIPTION required

The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

DISCRETIONARY DATA

Discretionary data includes reference information for use by the originator

ENTRY CLASS required →

The entry class defines the type of ACH entries contained in the batch

ADD RECIPIENTS →

ACH

Once all required fields have been filled out, you can click "Add Recipients" at the bottom of the screen to proceed to the next step.

The screenshot displays a mobile application interface for creating a new ACH batch. The title bar at the top is dark blue with a back arrow on the left and a close 'X' on the right, and the text 'NEW ACH BATCH' in the center. Below the title bar are six input fields, each with a label and a value, and a right-pointing arrow on the right side of the field. The fields are: 'BATCH NAME' with the value 'TEST BATCH'; 'COMPANY' with the value 'PUPPY SUPPLY INC'; 'OFFSETTING ACCOUNT' with the value '*Test Account *****901'; 'ENTRY DESCRIPTION' with the value 'TEST ENTRY'; 'DISCRETIONARY DATA' with the value 'TEST DATA'; and 'ENTRY CLASS' with the value 'Telephone-Initiated Entry (TEL)'. Below the 'ENTRY DESCRIPTION' field is a descriptive paragraph: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'. Below the 'DISCRETIONARY DATA' field is another descriptive paragraph: 'Discretionary data includes reference information for use by the originator'. Below the 'ENTRY CLASS' field is a third descriptive paragraph: 'The entry class defines the type of ACH entries contained in the batch'. At the bottom of the form is a prominent orange button with the text 'ADD RECIPIENTS' and a right-pointing arrow.

The next step in creating a new ACH batch is adding recipients (also known as detail records) to the batch. There are two ways to accomplish this. The first way includes the "+ Add Detail Record(s)" option, which allows the manual addition of new participants. The second way includes the "+ Add

Participant(s)" option, which allows you to select from a list of participants that have been built under a company.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

YOU HAVE NOT ADDED ANY RECIPIENTS

Credits (0) Debits (0)
\$0.00 \$0.00

SCHEDULE BATCH →

Selecting the "+ Add Detail Record(s)" option will take you to a screen where individual recipients (also known as detail records) can be added to the batch. Here you will enter all the recipient's information, including:

ACH

- 1** Full Name
- 2** Identification Number
- 3** Amount
- 4** Transaction Type – Credit or Debit
- 5** Prenote (if a prenote is needed)
- 6** Routing Number
- 7** Account Number
- 8** Account Type
- 9** Payment Related Information (Addenda Information)

10 Notify Via Email (Allows notifications to be sent via email to the recipient upon ACH processing)

CREATE NEW DETAIL RECORD

FULL NAME required

IDENTIFICATION NUMBER

This is an identifying number by which the receiver is known to the originator

AMOUNT
\$0

Transaction Type: Credit Debit

Prenote

Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER required

ACCOUNT NUMBER required

SAVE

< CREATE NEW DETAIL RECORD >

receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER required

ACCOUNT NUMBER required

ACCOUNT TYPE required →

PAYMENT RELATED INFORMATION

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

NOTIFY VIA EMAIL

Enter an email address, for recipient to be notified of ACH batch processing.

SAVE & ADD ANOTHER

SAVE

Once these fields have been filled out for the detail record, you can click the "Save & Add Another" option, near the bottom of the screen, if you would like to manually add more detail records. If you are finished adding detail records you can click the "Save" option at the bottom of the screen. Once this is done, you will be taken back to the "Add Recipients" page of the ACH batch wizard. If you are ready to schedule the batch, you can click "Schedule Batch" at the bottom of the screen, taking you to the schedule screen.

< **CREATE NEW DETAIL RECORD** X

receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER
111300958

ACCOUNT NUMBER
84886551

ACCOUNT TYPE
Checking →

PAYMENT RELATED INFORMATION
PAYMENT INFO TEST

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

NOTIFY VIA EMAIL
TEST@EMAIL.COM

Enter an email address, for recipient to be notified of ACH batch processing.


SAVE & ADD ANOTHER

SAVE

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

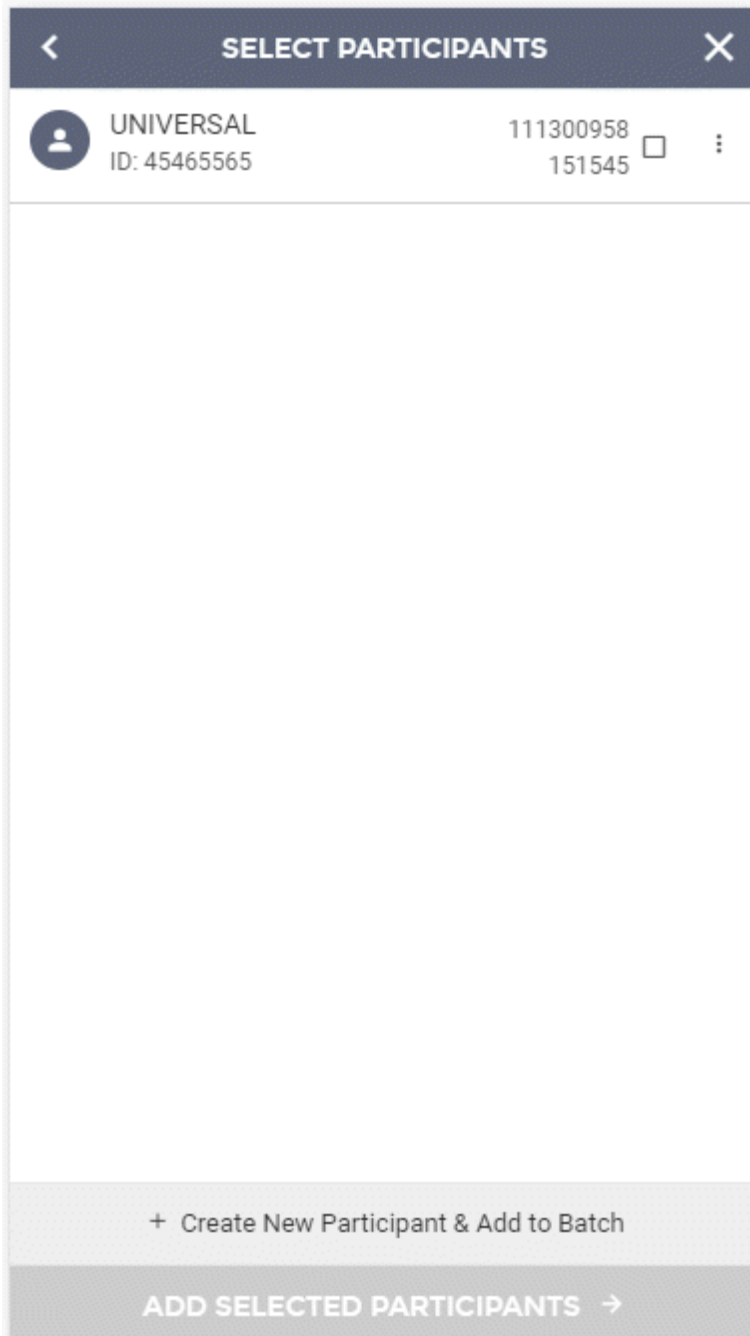
+ Add Detail Record(s) + Add Participant(s)

	TEST DETAIL ID: 80932532 DETAIL RECORD	\$109.65	111300958 84886551	⋮
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Credits (1) \$109.65	Debits (0) \$0.00
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SCHEDULE BATCH →

Selecting the "+ Add Participant(s)" option will take you to a screen where all participants built under this company are listed and can be selected for addition to the batch. All details associated with the participant will automatically be moved into the batch upon selection.



ACH

If you do not see the participant you are looking for, you can also create new participants from this screen and include them in the current batch. To accomplish this, click the "+ Create New Participant & Add to Batch" button.

Selecting the "+ Create New Participant & Add to Batch" option will take you to the Add New Participant screen. Here you will enter all the participant's information, including:

- 1** Full Name
- 2** Identification Number
- 3** Email Address
- 4** Notify Via Email (Allows notifications to be sent via email to the participant upon ACH processing)
When this field is enabled, an email address is required.

5 Universal Participant (Allows the participant to be used by all companies)

The screenshot shows a mobile application screen titled "ADD NEW PARTICIPANT". At the top, there is a dark blue header with a back arrow on the left and a close 'X' icon on the right. Below the header are three input fields: "FULL NAME" (with a "required" label on the right), "IDENTIFICATION NUMBER", and "EMAIL ADDRESS". Below these fields are two radio button options. The first is "Notify via Email" with a description: "Send participant an email when any batches that participant is included in are submitted / processed." The second is "Universal Participant" with a description: "Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company." Below the radio buttons is a section titled "PARTICIPANT'S ACCOUNTS:" with an upward-pointing arrow. Underneath this section is a "+ Add Accounts" button. At the bottom of the screen is a grey bar with the text "SAVE PARTICIPANT".

A participant account must be added to save the participant. You can click the "+ Add Accounts" button to add an account.

Selecting the "+ Add Accounts" button will take you to the Add Participant Account screen. Here you will enter all the account information, including:

ACH

- 1 Account Name
- 2 Account Type (Checking, Savings, GL, or Loan)
- 3 Account Number
- 4 Routing Number

ADD PARTICIPANT ACCOUNT

ACCOUNT NAME required

ACCOUNT TYPE required →

ACCOUNT NUMBER required

ROUTING NUMBER required

SAVE ACCOUNT

Once these fields have been filled out for the participant account, you can click the "Save Account" option near the bottom of the screen. Once this is done, you will be taken back to the "Add New Participants" page. If you are ready to save the participant, click "Save Participant" at the bottom of the screen.

ADD NEW PARTICIPANT

FULL NAME
JOHN JONES

IDENTIFICATION NUMBER
98956215

EMAIL ADDRESS
TEST@EMAIL.COM

Notify via Email
Send participant an email when any batches that participant is included in are submitted / processed.

Universal Participant
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

WORK ACCOUNT Remove
Checking / Acct #486841561
Routing 11111111

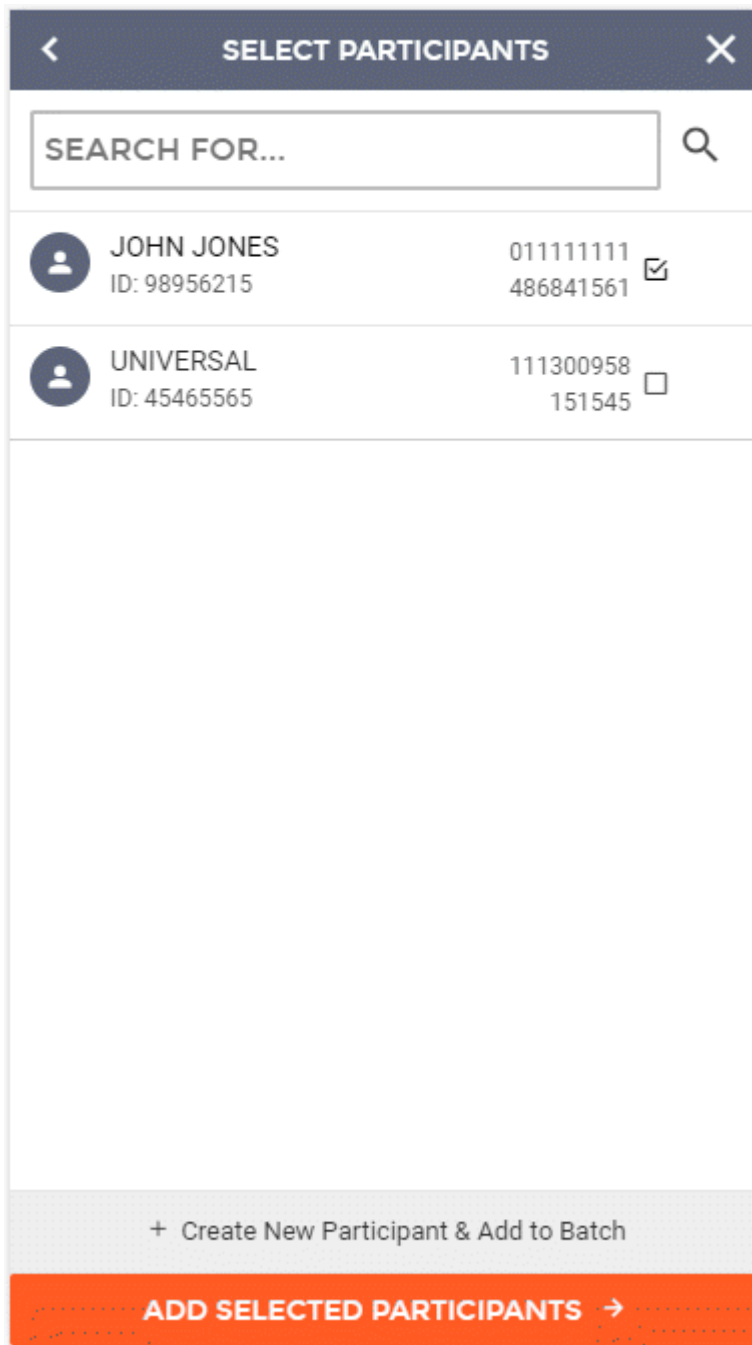
+ Add Accounts

SAVE PARTICIPANT

ACH

You will be directed back to the "Select Participants" screen where the participant you just created is marked for selection. You can create additional participants by clicking the "+Create New Participant & Add to Batch" button and going through the participant setup again.

Once all desired participants have been selected, click the "Add Selected Participants" option at the bottom of the screen to add them to the batch.



You will be directed back to the Add Recipients screen where the selected participants will be displayed.

You will need to add an amount and designate the type of transaction for each participant on the Add Recipients screen.



ACH

Once all detail records and or participants have been added to the ACH batch and you are ready to submit the batch, you can click the "Schedule Batch" option at the bottom of the screen. This will take you to the next screen where you can schedule the batch, determining whether you would like it to be a one-time batch or a recurring batch. On this screen you can also select the effective date and whether you would like the batch to be paid before or after a holiday or weekend if the effective date falls on one of these days. When finished, you can click on the "Review Batch" button at the bottom of the screen, which will take you to the review screen for the ACH batch.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

 TEST DETAIL ID: 80932532 DETAIL RECORD	\$109.65	111300958 84886551	⋮
 UNIVERSAL ID: 45465565	\$10.00	<input type="button" value="Credit"/> <input checked="" type="button" value="Debit"/>	⋮
		111300958 151545	

Credits (1) \$109.65	Debits (1) \$10.00
--------------------------------	------------------------------

SCHEDULE BATCH →

SCHEDULE BATCH

Is this a One-Time or Recurring batch?

SCHEDULE TYPE →

REVIEW BATCH →

< SCHEDULE BATCH **⋮**

Is this a One-Time or Recurring batch?

One-Time →

When should it occur?

EFFECTIVE DATE →

After Holiday

Payments that fall on a holiday or weekend will be paid the next available business day

REVIEW BATCH →

SCHEDULE BATCH

Is this a One-Time or Recurring batch?

SCHEDULE TYPE
One-Time

When should it occur?

11/8/18

After Holiday

Payments that fall on a holiday or weekend will be paid the next available business day

REVIEW BATCH →

On the review screen, you will be able to see all details of the current ACH batch. This includes:

- 1 Header Information (Batch Name, Company Name, etc.)
- 2 Recipients (Detail Records)
- 3 Scheduling (Type and Effective Date)

4 Totals (Credits and Debits)

ACH

If all information contained within the review screen looks accurate, you can select to "Submit and Approve" (if you have access to approve your own batches), or to "Submit to Approver" if you require secondary approval before bank processing can occur.

REVIEW BATCH

STATUS **NEW**

BATCH NAME TEST BATCH

OFFSETTING ACCOUNT *Test Account *****901

ENTRY DESCRIPTION TEST ENTRY

COMPANY NAME PUPPY SUPPLY INC

DISCRETIONARY DATA TEST DATA

ENTRY CLASS Telephone-Initiated Entry (TEL)

RECIPIENTS ^

DETAIL RECORD TEST DETAIL / **\$109.65**

PARTICIPANT UNIVERSAL / **\$10.00**

SCHEDULING ^

SCHEDULE TYPE One-Time

EFFECTIVE DATE 11/8/18

HOLIDAY Before

TOTALS ^

CREDITS (1) \$109.65

APPROVE AND SUBMIT

REVIEW BATCH	
BATCH NAME	TEST BATCH
OFFSETTING ACCOUNT	*Test Account *****901
ENTRY DESCRIPTION	TEST ENTRY
COMPANY NAME	PUPPY SUPPLY INC
DISCRETIONARY DATA	TEST DATA
ENTRY CLASS	Telephone-Initiated Entry (TEL)
RECIPIENTS ^	
DETAIL RECORD	TEST DETAIL / \$109.65
PARTICIPANT	UNIVERSAL / \$10.00
SCHEDULING ^	
SCHEDULE TYPE	One-Time
EFFECTIVE DATE	11/8/18
HOLIDAY	Before
TOTALS ^	
CREDITS (1)	\$109.65
DEBITS (1)	\$10.00
APPROVE AND SUBMIT	

REVIEW BATCH

STATUS **NEW**

BATCH NAME TEST BATCH

OFFSETTING ACCOUNT 123 Checking *****601

ENTRY DESCRIPTION TEST ENTRY

COMPANY NAME PUPPY SUPPLY INC

DISCRETIONARY DATA TEST DATA

ENTRY CLASS Telephone-Initiated Entry (TEL)

RECIPIENTS ^

DETAIL RECORD TEST DETAIL / **\$109.65**

PARTICIPANT UNIVERSAL / **\$10.00**

SCHEDULING ^

SCHEDULE TYPE One-Time

EFFECTIVE DATE 11/8/18

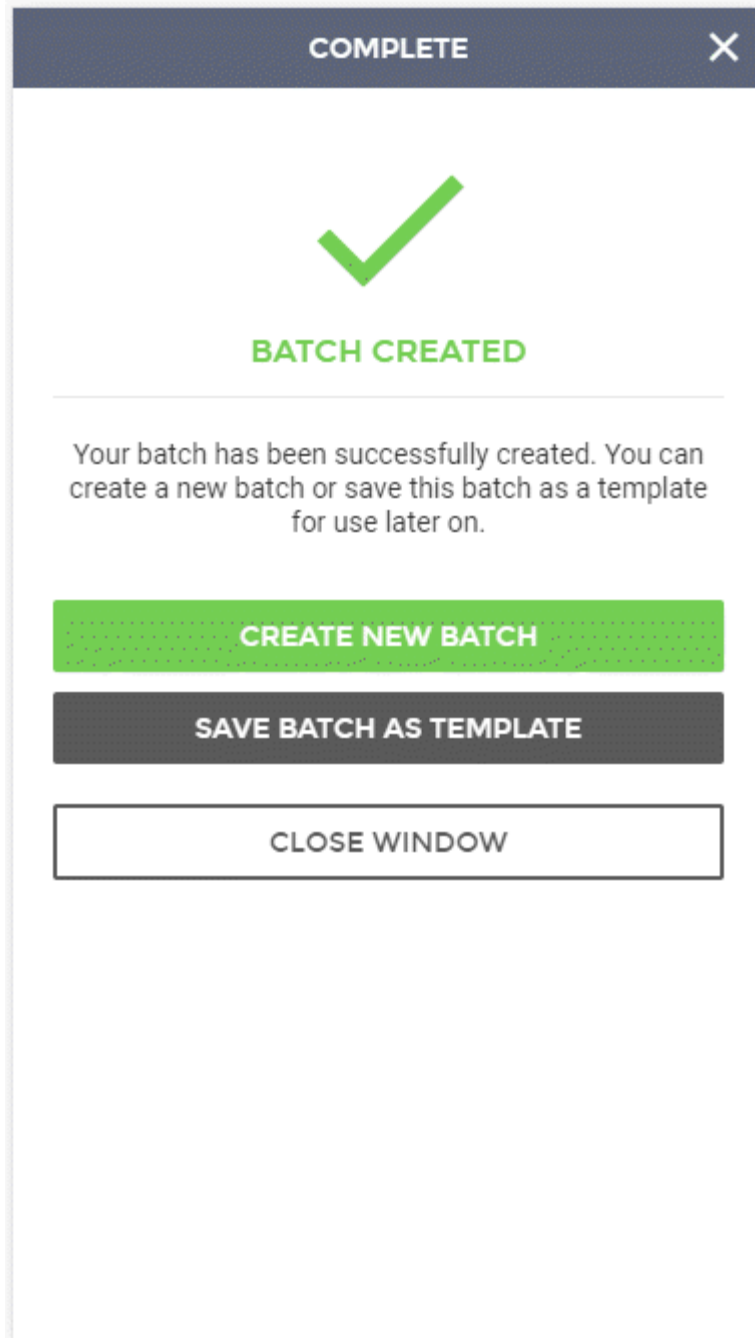
HOLIDAY Before

TOTALS ^

CREDITS (1) \$109.65

SUBMIT FOR APPROVAL

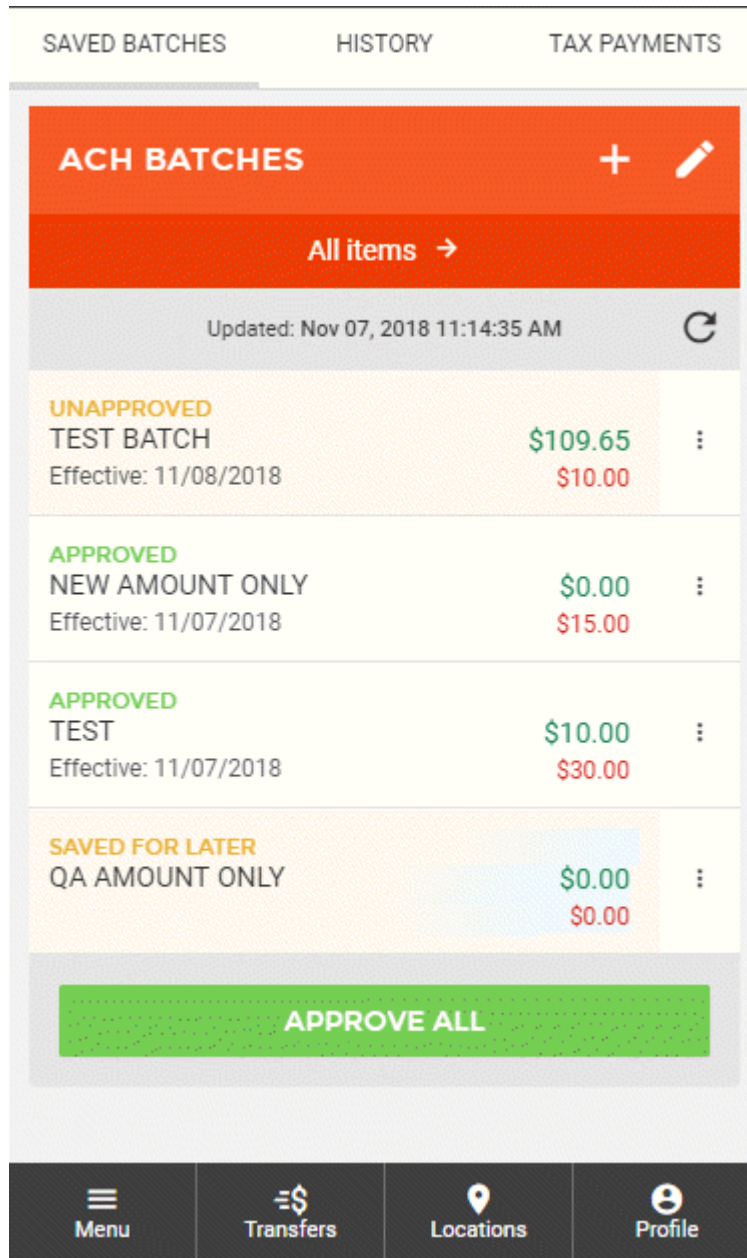
Upon finishing the process, you will see a success message, letting you know that the ACH was created properly.



Note: In the new user interface, ACH batches are saved as they are being created. If for some reason your session ends abruptly, or you decide to leave your device and your session times out, you can rest assured that the batch will be in a "Saved for Later" status on the ACH batch approval screen and on the

ACH

Overview on the landing page of digital banking. In addition, at any point you would like to save a batch for later, you can click on the 3 dots in the top right portion of the ACH screen and select "Save for Later". Saving an ACH batch this way, will ensure that the batch information is saved, but is not submitted to an approver or to the bank until you are ready to do so.



ADD RECIPIENTS

Detail records can be created and manually by selecting "+ Add Detail Record(s)" or "+ Add Participant(s)" will provide participants that can be added to the batch.

YOU HAVE NOT ADDED ANY RECIPIENTS TO THIS BATCH.

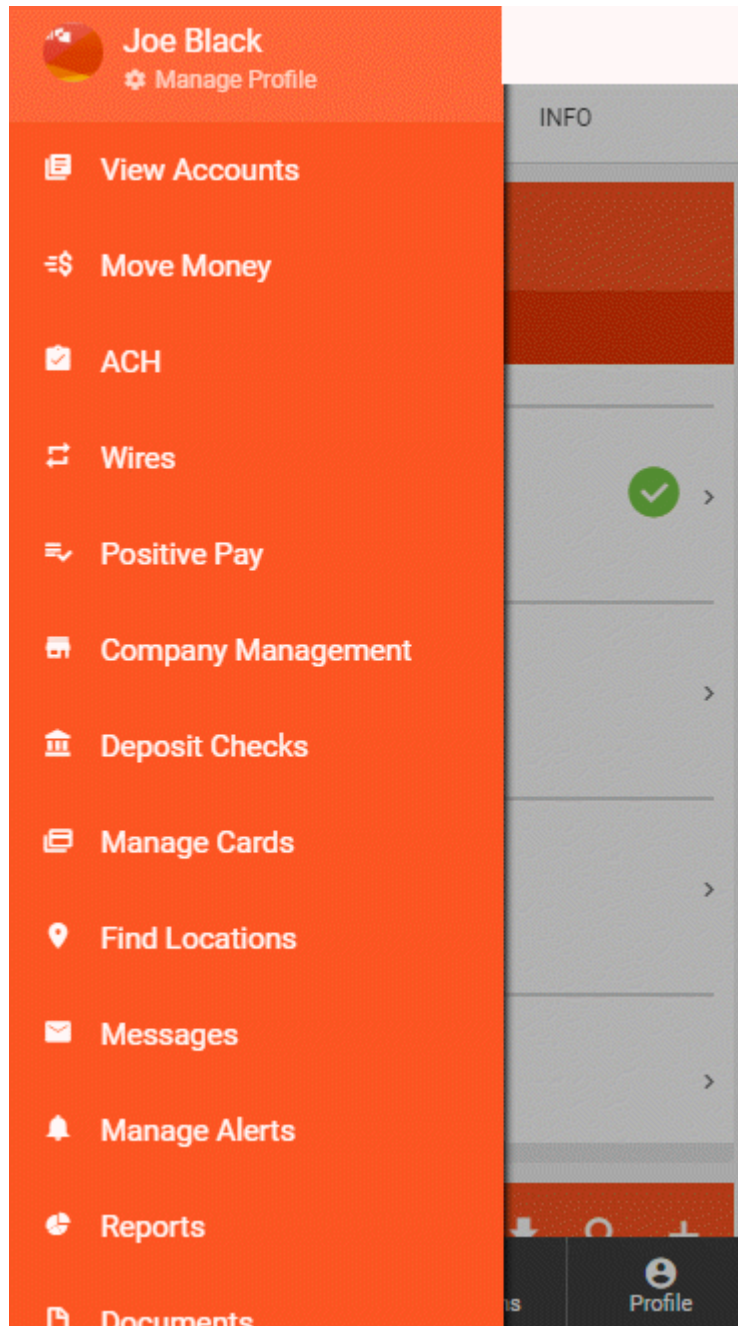
- Save Batch for Later
- Save as Template
- Submit
- Cancel Batch Creation

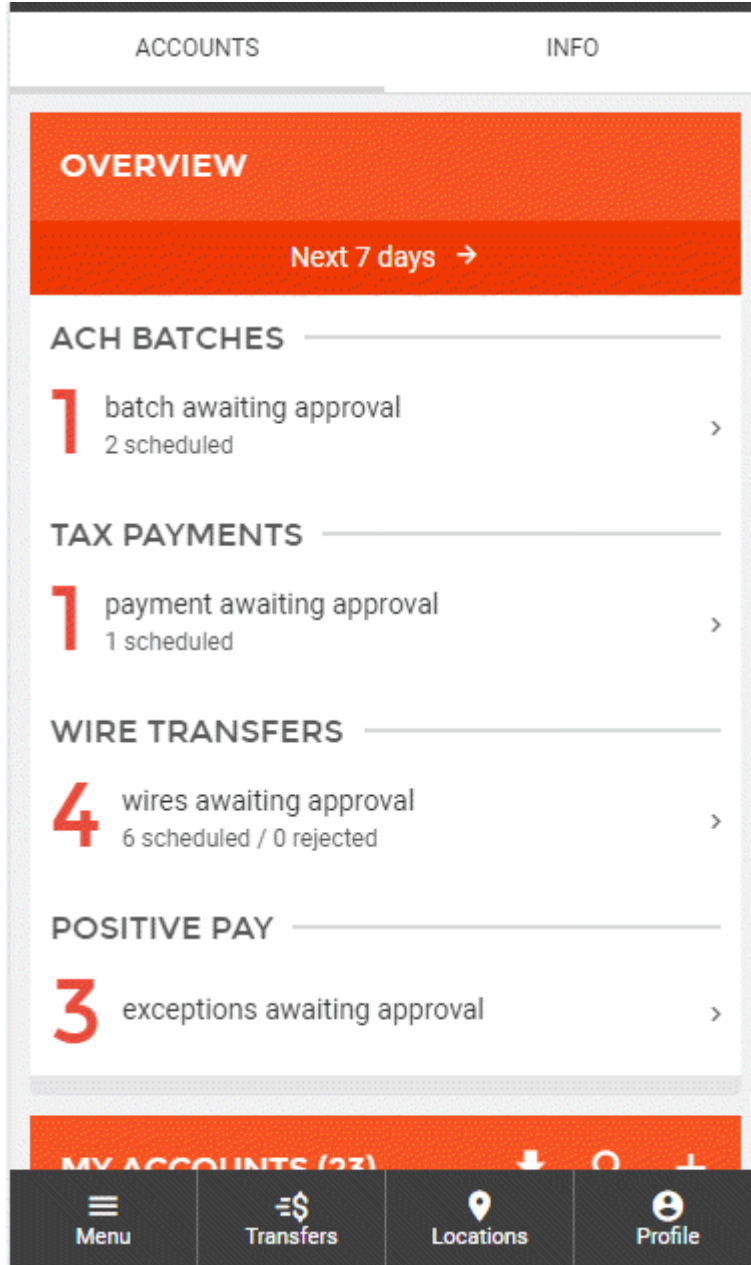
Credits (0) \$0.00	Debits (0) \$0.00
------------------------------	-----------------------------

SCHEDULE BATCH →

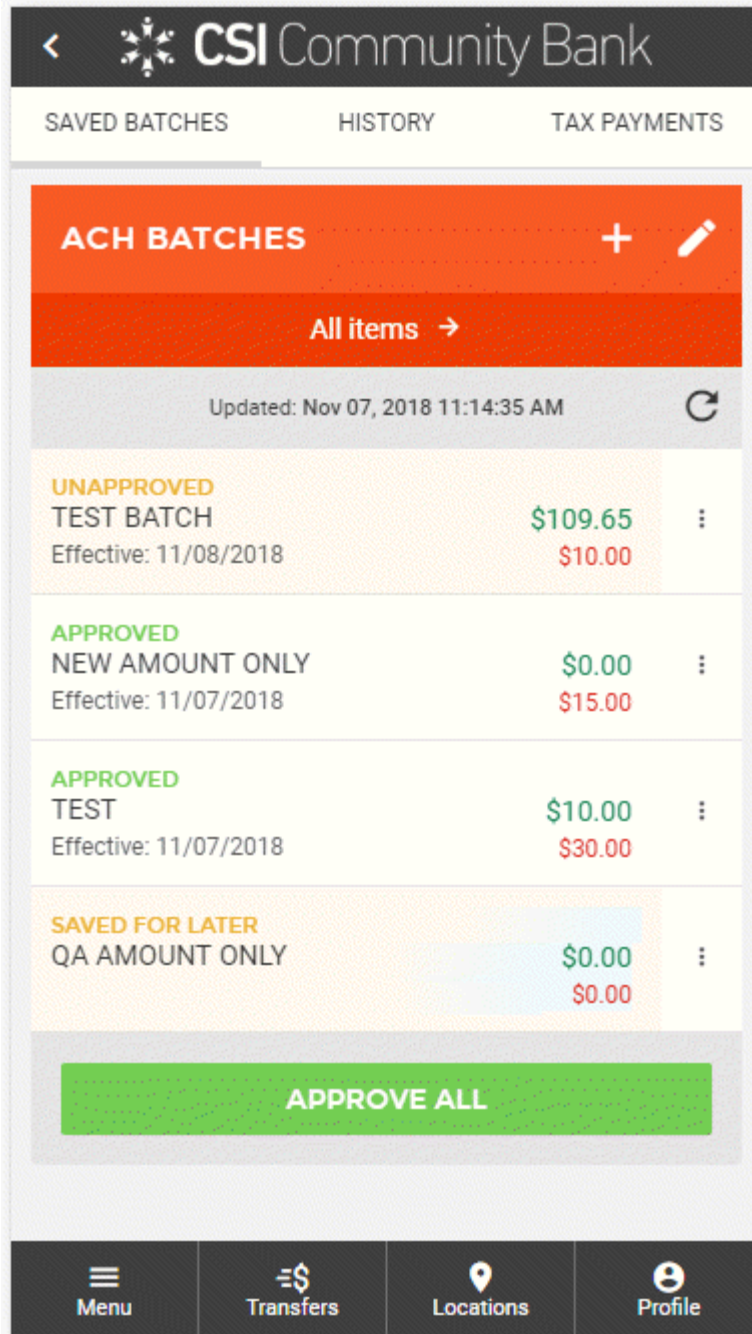
Creating an ACH Batch from a Pre-Existing ACH Template

To begin creating a new ACH batch using a pre-existing template, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page.






This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the manual ACH batch creation process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "New Batch from Template" will take you through the ACH batch wizard.




NEW ACH BATCH ✕


What would you like to do?




NEW ACH BATCH
Create a new ACH batch



NEW BATCH FROM TEMPLATE
Create a new ACH batch from an existing template

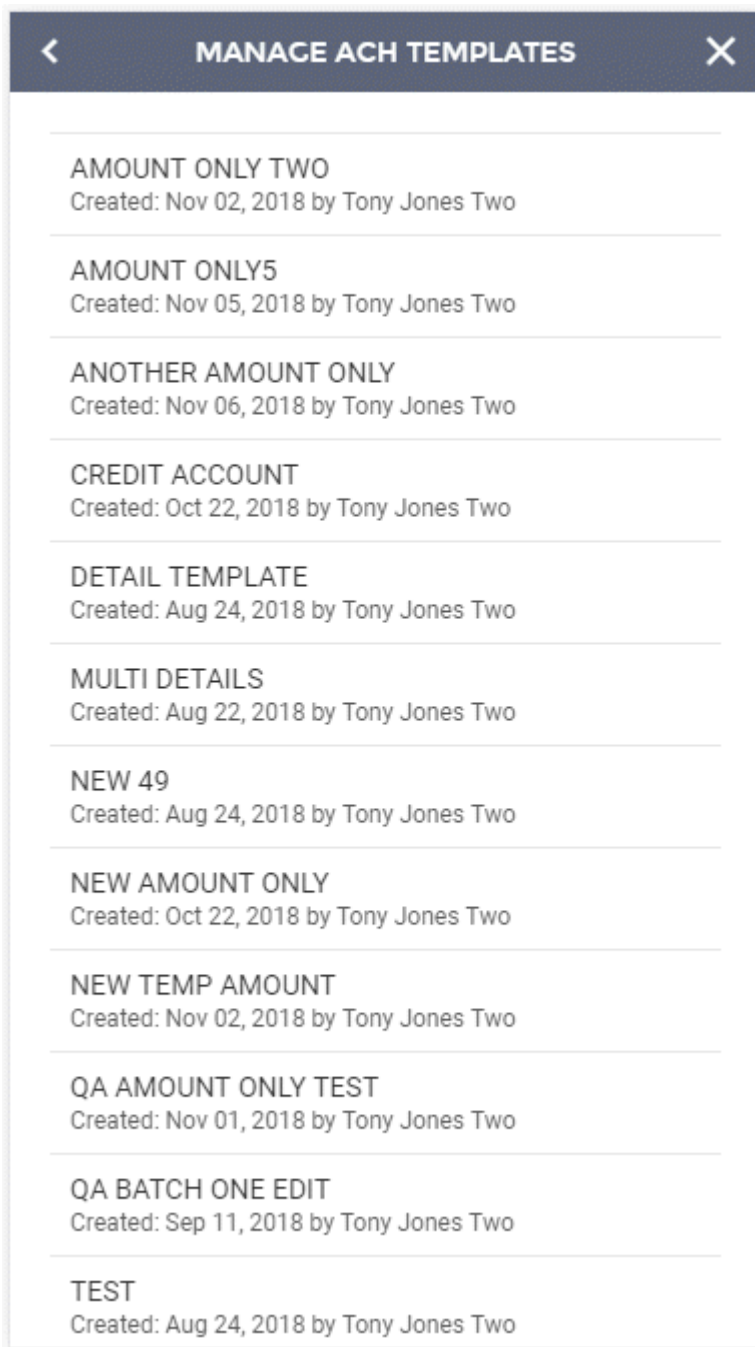


UPLOAD A FILE
Upload a delimited or NACHA formatted ACH file



MANAGE ACH TEMPLATES
Create and edit ACH batch templates

The first step is to select the template you wish to use. These templates can be managed as set up by going to the previous step and selecting "Manage ACH Templates".



Since you are using a template, all fields that were filled out for the template will be automatically filled out in this step. After selecting your template, you will next see all the necessary header information, including:

ACH

- 1** Batch Name
- 2** Company
- 3** Offsetting Account
- 4** Entry Description
- 5** Discretionary Data
- 6** Entry Class

Once all required fields have been filled out and reviewed, you can click "Add Recipients" at the bottom of the screen to proceed to the next step.

The screenshot displays a mobile application interface for creating a new ACH batch from a template. The screen has a dark blue header with a back arrow on the left, the title "NEW BATCH FROM TEMPLATE" in the center, and a close 'X' icon on the right. Below the header, there are several input fields, each with a label and a value, and some with a right-pointing arrow indicating they are clickable. The fields are: "BATCH NAME" with the value "TEST"; "COMPANY" with the value "VAN R US"; "OFFSETTING ACCOUNT" with the value "*Test Account *****901"; "ENTRY DESCRIPTION" with the value "TEST", followed by a descriptive paragraph: "The entry description is used by the originator to provide a description of the transaction for the receiver (For example 'Payroll' or 'Dividend')"; "DISCRETIONARY DATA" with the value "TEST", followed by a descriptive paragraph: "Discretionary data includes reference information for use by the originator"; and "ENTRY CLASS" with the value "Internet-Initiated Entry (WEB)". At the bottom of the screen is a prominent orange button with the text "ADD RECIPIENTS" and a right-pointing arrow.

BATCH NAME
TEST

COMPANY
VAN R US →

OFFSETTING ACCOUNT
*Test Account *****901 →

ENTRY DESCRIPTION
TEST

The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

DISCRETIONARY DATA
TEST

Discretionary data includes reference information for use by the originator

ENTRY CLASS
Internet-Initiated Entry (WEB) →

The entry class defines the type of ACH entries contained in the batch

ADD RECIPIENTS →

The next step in creating a new ACH batch from template is adding recipients (also known as detail records) to the batch. Since you are using a template, you may already have all the detail records already built into the batch. If not, you can add additional detail records to the batch via two different

ACH

methods. The first includes the "+ Add Detail Record(s)" option, which allows the manual addition of new participants. The second includes the "+ Add Participant(s)" option, which allows you to select from a list of participants that have been built under a company.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

MILLER JONES
ID: 8467886 **\$36.96**
111300958
4564882

Credits (0) Debits (1)
\$0.00 **\$36.96**

SCHEDULE BATCH →

Selecting the "+ Add Detail Record(s)" option will take you to a screen where individual recipients (also known as detail records) can be added to the batch. Here you will enter all the recipient's information, including:

- 1** Full Name
- 2** Identification Number
- 3** Amount
- 4** Transaction Type – Credit or Debit
- 5** Prenote (if a prenote is needed)
- 6** Routing Number
- 7** Account Number
- 8** Account Type
- 9** Payment Related Information (Addenda Information)
- 10** Notify Via Email (Allows notifications to be sent via email to the recipient upon ACH processing)

ACH

Once these fields have been filled out for the detail record, you can click the "Save & Add Another" option, near the bottom of the screen, if you would like to manually add more detail records. If you are finished adding detail records you can click the "Save" option at the bottom of the screen. Once this is done, you will be taken back to the "Add Recipients" page of the ACH batch wizard. If you are ready to schedule the batch, you can click "Schedule Batch" at the bottom of the screen, taking you to the schedule screen.

The screenshot shows a mobile application screen titled "CREATE NEW DETAIL RECORD". At the top left is a back arrow and at the top right is a close "X" icon. The form contains the following elements:

- FULL NAME** (required): A text input field.
- IDENTIFICATION NUMBER**: A text input field with a sub-note: "This is an identifying number by which the receiver is known to the originator".
- AMOUNT**: A text input field containing "\$0".
- Transaction Type**: Two radio buttons, "Credit" (selected) and "Debit".
- Prenote**: A section with a radio button (unselected) and the text: "Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record."
- ROUTING NUMBER** (required): A text input field.
- ACCOUNT NUMBER** (required): A text input field.

At the bottom of the screen is a large grey button labeled "SAVE".

< CREATE NEW DETAIL RECORD >

receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER required

ACCOUNT NUMBER required

ACCOUNT TYPE required →

PAYMENT RELATED INFORMATION

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

NOTIFY VIA EMAIL

Enter an email address, for recipient to be notified of ACH batch processing.



SAVE & ADD ANOTHER

SAVE

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)







 MILLER JONES ID: 8467886	\$36.96	111300958 4564882	⋮
 TEST JONES ID: 4465462 DETAIL RECORD	\$25.00	111300958 9563221	⋮

Credits (1) \$25.00	Debits (1) \$36.96
-------------------------------	------------------------------

SCHEDULE BATCH →

Selecting the "+ Add Participant(s)" option will take you to a screen where all participants built under this company are listed and can be selected for addition to the batch. All details associated with the participant will automatically be moved into the batch upon selection.

SELECT PARTICIPANTS

 JACKSON ID: 152458	111300958 123456 <input type="checkbox"/>	⋮
 MILLER JONES ID: 8467886	111300958 4564882 <input type="checkbox"/>	⋮
 Newest Guy ID: 4146821	111111118 879846 <input type="checkbox"/>	⋮
 Newest Guy ID: 1545655	111111118 879846 <input type="checkbox"/>	⋮
 TONY JONES ID: 15488754	111300958 897854 <input type="checkbox"/>	⋮
 UNIVERSAL ID: 45465565	111300958 151545 <input type="checkbox"/>	⋮

+ Create New Participant & Add to Batch

ADD SELECTED PARTICIPANTS →

ACH

If you do not see the participant you are looking for, you can also create new participants from this screen and include them in the current batch. To accomplish this, click the "+ Create New Participant & Add to Batch" button.

Selecting the "+ Create New Participant & Add to Batch" option will take you to the Add New Participant screen. Here you will enter all the participant's information, including:

- 1** Full Name
- 2** Identification Number
- 3** Email Address
- 4** Notify Via Email (Allows notifications to be sent via email to the participant upon ACH processing)
When this field is enabled, an email address is required.

5 Universal Participant (Allows the participant to be used by all companies)

The screenshot shows a mobile application screen titled "ADD NEW PARTICIPANT". At the top left is a back arrow and at the top right is a close "X" icon. The form contains three input fields: "FULL NAME" (with a "required" label), "IDENTIFICATION NUMBER", and "EMAIL ADDRESS". Below these are two radio button options: "Notify via Email" (with a description: "Send participant an email when any batches that participant is included in are submitted / processed.") and "Universal Participant" (with a description: "Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company."). At the bottom of the form is a section titled "PARTICIPANT'S ACCOUNTS:" with a plus sign and the text "+ Add Accounts". A grey bar at the very bottom contains the text "SAVE PARTICIPANT".

A participant account must be added to save the participant. You can click the "+ Add Accounts" button to add an account.

Selecting the "+ Add Accounts" button will take you to the Add Participant Account screen. Here you will enter all the account information, including:

ACH

- 1 Account Name
- 2 Account Type (Checking, Savings, GL, or Loan)
- 3 Account Number
- 4 Routing Number

<ADD PARTICIPANT ACCOUNT>

ACCOUNT NAMErequired

ACCOUNT TYPErequired
→

ACCOUNT NUMBERrequired

ROUTING NUMBERrequired

SAVE ACCOUNT

Once these fields have been filled out for the participant account, you can click the "Save Account" option near the bottom of the screen. Once this is done, you will be taken back to the "Add New Participants" page. If you are ready to save the participant, click "Save Participant" at the bottom of the screen.

ADD NEW PARTICIPANT

FULL NAME
JOHN JONES

IDENTIFICATION NUMBER
98956215

EMAIL ADDRESS
TEST@EMAIL.COM

Notify via Email
Send participant an email when any batches that participant is included in are submitted / processed.

Universal Participant
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

WORK ACCOUNT Remove
Checking / Acct #486841561
Routing 11111111

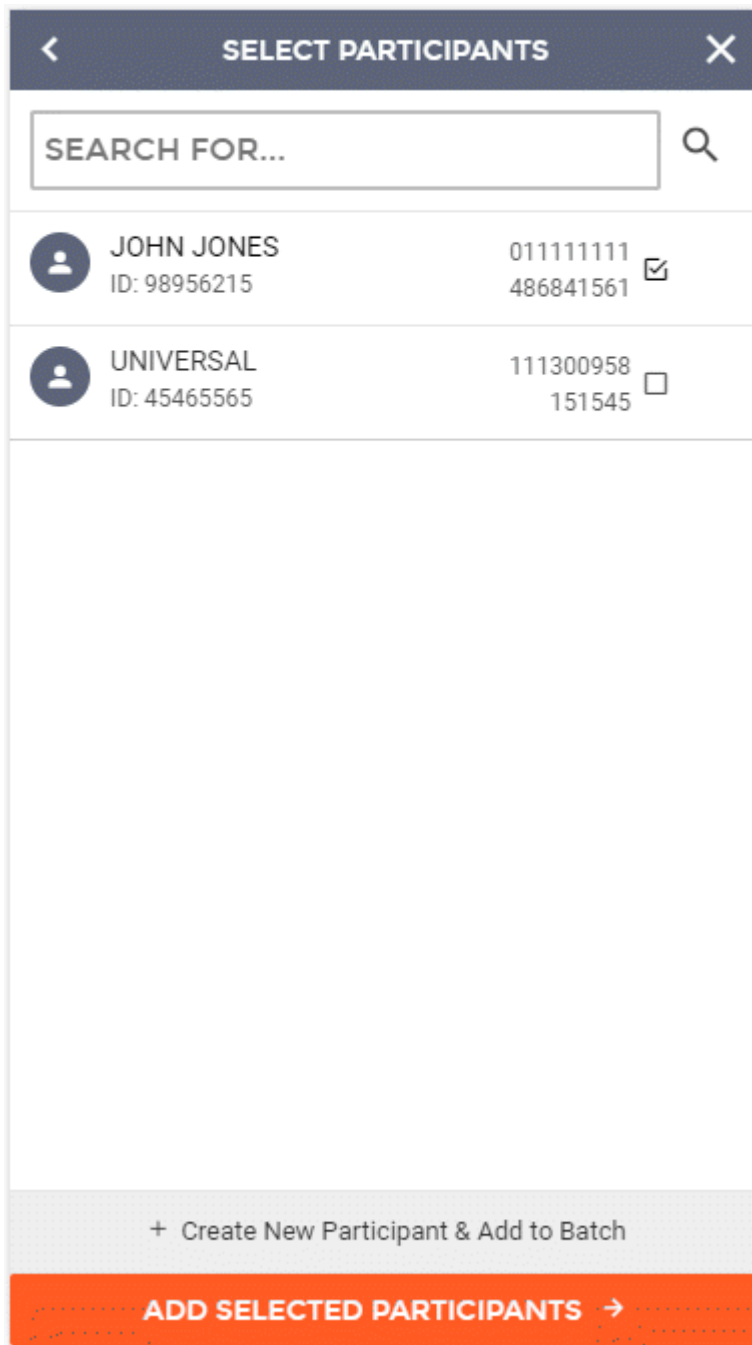
+ Add Accounts

SAVE PARTICIPANT

ACH

You will be directed back to the "Select Participants" screen where the participant you just created is marked for selection. You can create additional participants by clicking the "+Create New Participant & Add to Batch" button and going through the participant setup again.

Once all desired participants have been selected, click the "Add Selected Participants" option at the bottom of the screen to add them to the batch.



You will be directed back to the Add Recipients screen where the selected participants will be displayed.

You will need to add an amount and designate the type of transaction for each participant on the Add Recipients screen.

ACH

Once all detail records have been added to the ACH batch and you are ready to submit the batch, you can click the "Schedule Batch" option at the bottom of the screen. This will take you to the next screen where you can schedule the batch, determining whether you would like it to be a one-time batch or a recurring batch. On this screen you can also select the effective date and whether you would like the batch to be paid before or after a holiday or weekend if the effective date falls on one of these days. When finished, you can click on the "Review Batch" button at the bottom of the screen, which will take you to the review screen for the ACH batch.

<
ADD RECIPIENTS
⋮

Detail records can be created and added to the batch manually by selecting “+ Add Detail Record(s)”. Selecting “+ Add Participant(s)” will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)

+ Add Participant(s)

<div style="display: flex; align-items: center;"> <div> <p>MILLER JONES</p> <p>ID: 8467886</p> </div> </div>	<div style="border: 1px solid #ccc; padding: 5px; width: 80%; margin: 0 auto; color: red; font-weight: bold; font-size: 1.2em;">\$36.96</div> <div style="margin-top: 5px; font-size: 0.8em;"> 111300958 4564882 </div>	⋮
<div style="display: flex; align-items: center;"> <div> <p>TEST JONES</p> <p>ID: 4465462</p> <div style="background-color: #ccc; padding: 2px 5px; font-size: 0.8em; margin-top: 5px;">DETAIL RECORD</div> </div> </div>	<div style="border: 1px solid #ccc; padding: 5px; width: 80%; margin: 0 auto; color: green; font-weight: bold; font-size: 1.2em;">\$25.00</div> <div style="margin-top: 5px; font-size: 0.8em;"> 111300958 9563221 </div>	⋮
<div style="display: flex; align-items: center;"> <div> <p>JACKSON</p> <p>ID: 152458</p> </div> </div>	<div style="border: 1px solid #ccc; padding: 5px; width: 80%; margin: 0 auto; color: green; font-weight: bold; font-size: 1.2em;">\$100.00</div> <div style="display: flex; justify-content: center; margin-top: 5px;"> <div style="background-color: #334d5d; color: white; padding: 5px 10px; margin: 0 5px; font-size: 0.8em;">Credit</div> <div style="border: 1px solid #ccc; padding: 5px 10px; margin: 0 5px; font-size: 0.8em;">Debit</div> </div> <div style="margin-top: 5px; font-size: 0.8em;"> 111300958 123456 </div>	⋮
Credits (2) \$125.00	Debits (1) \$36.96	

SCHEDULE BATCH →

SCHEDULE BATCH

Is this a One-Time or Recurring batch?

SCHEDULE TYPE →

REVIEW BATCH →

SCHEDULE TYPES ✕

One-Time >

Recurring >

ACH

SCHEDULE BATCH

Is this a One-Time or Recurring batch?

SCHEDULE TYPE
Recurring →

When should it occur?

EFFECTIVE DATE
11/9/18 →

How often should it occur?

OCCURRENCE
Monthly →

END DATE
5/31/19 →

After Holiday ✓
Payments that fall on a holiday or weekend will be paid the next available business day

REVIEW BATCH →

On the review screen, you will be able to see all details of the current ACH batch. This includes:

- 1 Header Information (Batch Name, Company Name, etc.)
- 2 Recipients (Detail Records)
- 3 Scheduling (Type and Effective Date)

4 Totals (Credits and Debits)

ACH

If all information contained within the review screen looks accurate, you can select to "Submit and Approve" (if you have access to approve your own batches), or to "Submit to Approver" if you require secondary approval before bank processing can occur.

REVIEW BATCH

STATUS NEW

BATCH NAME TEST

OFFSETTING ACCOUNT *Test Account ****901

ENTRY DESCRIPTION TEST

COMPANY NAME VAN R US

DISCRETIONARY DATA TEST

ENTRY CLASS Internet-Initiated Entry (WEB)

RECIPIENTS ^

PARTICIPANT MILLER JONES / \$36.96

DETAIL RECORD TEST JONES / \$25.00

PARTICIPANT JACKSON / \$100.00

SCHEDULING ^

SCHEDULE TYPE Recurring

EFFECTIVE DATE 11/9/18

OCCURRENCE Monthly

END DATE 5/31/19

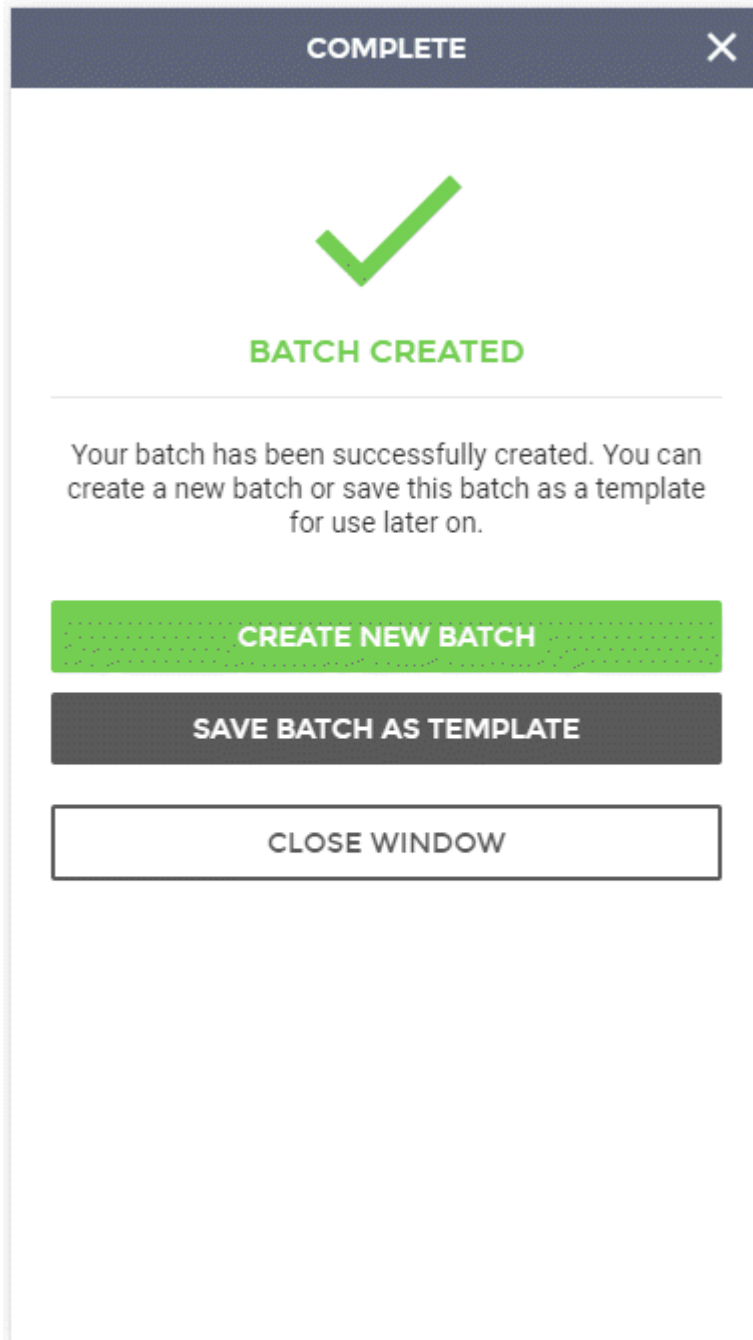
HOLIDAY After

APPROVE AND SUBMIT

REVIEW BATCH	
COMPANY NAME	VAN R US
DISCRETIONARY DATA	TEST
ENTRY CLASS	Internet-Initiated Entry (WEB)
RECIPIENTS ^	
PARTICIPANT	MILLER JONES / \$36.96
DETAIL RECORD	TEST JONES / \$25.00
PARTICIPANT	JACKSON / \$100.00
SCHEDULING ^	
SCHEDULE TYPE	Recurring
EFFECTIVE DATE	11/9/18
OCCURRENCE	Monthly
END DATE	5/31/19
HOLIDAY	After
TOTALS ^	
CREDITS (2)	\$125.00
DEBITS (1)	\$36.96
APPROVE AND SUBMIT	

ACH

Upon finishing the process, you will see a success message, letting you know that the ACH batch was created properly.



Note: In the new user interface, ACH batches are saved as they are being created. If for some reason your session ends abruptly, or you decide to leave your device and your session times out, you can rest assured that the batch will be in a "Saved for Later" status on the ACH batch approval screen and on the

Overview on the landing page of digital banking. In addition, at any point you would like to save a batch for later, you can click on the 3 dots in the top right portion of the ACH screen and select "Save for Later". Saving an ACH batch this way, will ensure that the batch information is saved, but is not submitted to an approver or to the bank until you are ready to do so.


The screenshot shows a mobile application interface for scheduling an ACH batch. The title bar at the top is dark blue with a back arrow on the left and a three-dot menu on the right. The main content area is white and contains several sections:

- Is this a One-Time or Recurring?** A dropdown menu is open, showing four options: "Save Batch for Later" (with a pencil icon), "Save as Template" (with a person icon), "Submit" (with a person icon), and "Cancel Batch Creation" (with an 'X' icon).
- SCHEDULE TYPE** Recurring
- When should it occur?** **EFFECTIVE DATE** 11/9/18
- How often should it occur?** **OCCURRENCE** Monthly (with a right arrow) and **END DATE** 5/31/19 (with a right arrow)
- After Holiday** (with a green checkmark icon) Payments that fall on a holiday or weekend will be paid the next available business day

At the bottom of the screen is a large orange button with the text "REVIEW BATCH" and a right arrow.





SAVED BATCHES HISTORY TAX PAYMENTS

All items →

Updated: Nov 07, 2018 11:39:40 AM 

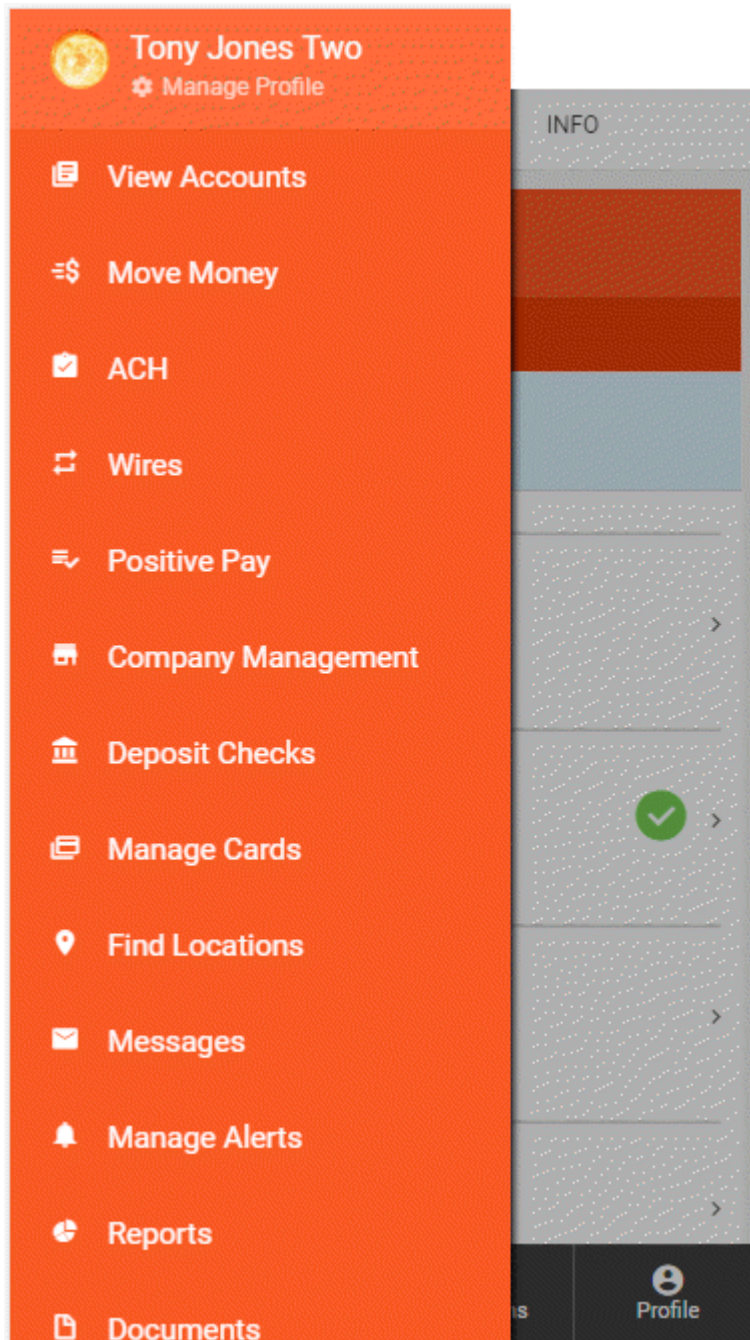
APPROVED TEST Effective: 11/09/2018	\$125.00 \$36.96	:
UNAPPROVED TEST BATCH Effective: 11/08/2018	\$109.65 \$10.00	:
APPROVED NEW AMOUNT ONLY Effective: 11/07/2018	\$0.00 \$15.00	:
APPROVED TEST Effective: 11/07/2018	\$10.00 \$30.00	:
SAVED FOR LATER QA AMOUNT ONLY	\$0.00 \$0.00	:

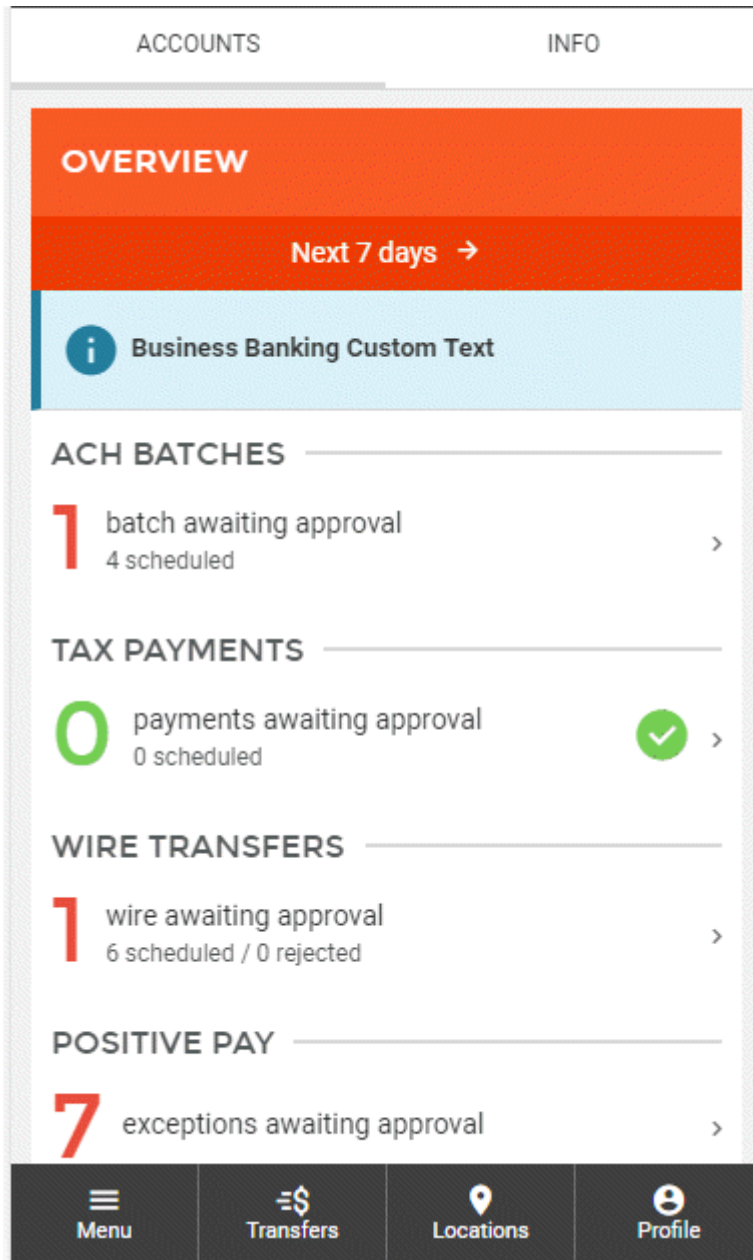
APPROVE ALL

 Menu  Transfers  Locations  Profile

Uploading an ACH File

To begin uploading a new ACH File, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page.





This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the ACH File Upload process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "Upload a File" will take you through the ACH file upload wizard.


The screenshot displays the 'ACH BATCHES' screen. At the top, there are three tabs: 'SAVED BATCHES', 'HISTORY', and 'TAX PAYMENTS'. Below the tabs is a red header with 'ACH BATCHES', a plus sign, and a pencil icon. A secondary red bar indicates 'Next 7 days' with a right arrow. Below this, a grey bar shows the last update: 'Updated: Nov 07, 2018 11:48:54 AM' and a refresh icon. The main content is a list of four ACH batches:

Status	Batch Name	Effective Date	Approved Amount	Rejected Amount
APPROVED	TEST	11/09/2018	\$125.00	\$36.96
UNAPPROVED	TEST BATCH	11/08/2018	\$109.65	\$10.00
APPROVED	NEW AMOUNT ONLY	11/07/2018	\$0.00	\$15.00
APPROVED	TEST	11/07/2018	\$10.00	\$30.00


At the bottom of the list is a green button labeled 'APPROVE ALL'. The bottom navigation bar contains four icons: Menu, Transfers, Locations, and Profile.

NEW ACH BATCH ✕


What would you like to do?




NEW ACH BATCH
Create a new ACH batch



NEW BATCH FROM TEMPLATE
Create a new ACH batch from an existing template




UPLOAD A FILE
Upload a delimited or NACHA formatted ACH file



MANAGE ACH TEMPLATES
Create and edit ACH batch templates

The first step is to select the ACH file you wish to upload. With the new improvements to the system, the system will now determine if you are uploading a NACHA formatted file, or a delimited file.

< **UPLOAD FILE** X



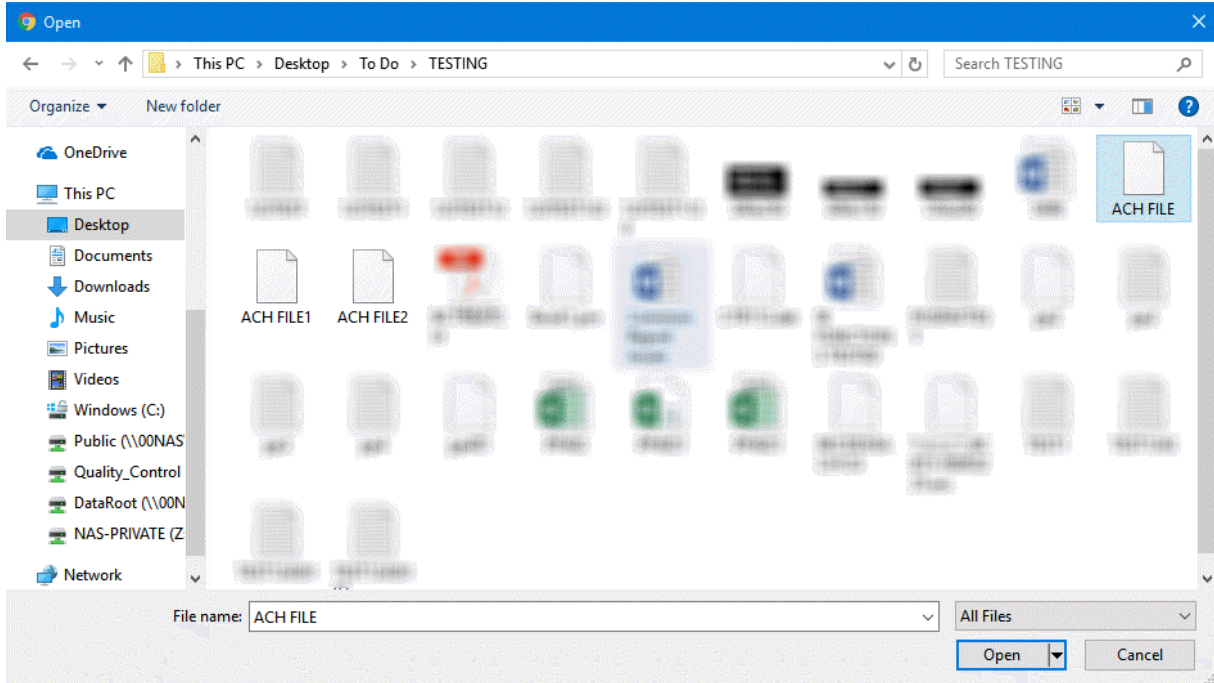
You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch.
To begin please select a file to upload.

SELECT A FILE

Need help determining which type of file you have? Please consult your software's documentation.

NEXT →

ACH



If uploading a NACHA formatted file, you will be taken to a review screen where you can select which batches to include in the upload. Here you will also be required to select the Company and Offsetting Account to be used with this file. Once the process has been finalized, you will receive a confirmation message showing the batches were successfully uploaded.

<
UPLOAD DETAILS
×

File Information

Batch Information

ACH COMPANY
required →

OFFSETTING ACCOUNT
required →

The following batches were found in your file. Please select the ones you would like to include:

<p>ALLEN JR CO ID: 822987 Effective: 11/08/2018</p>	<p>TEST ENTRY</p>	<p>\$0.00 <input checked="" type="checkbox"/></p> <p>\$26.00</p>	<p>▼</p>
<p>ALLEN JR CO ID: 822988 Effective: 11/08/2018</p>	<p>TEST</p>	<p>\$254.95 <input checked="" type="checkbox"/></p> <p>\$244.12</p>	<p>▼</p>
<p>ALLEN JR CO ID: 822989 Effective: 11/08/2018</p>	<p>TEST ENTRY</p>	<p>\$0.00 <input checked="" type="checkbox"/></p> <p>\$32.00</p>	<p>▼</p>
<p>ALLEN JR CO ID: 822990 Effective: 11/08/2018</p>	<p>TEST</p>	<p>\$0.00 <input checked="" type="checkbox"/></p> <p>\$100.00</p>	<p>▼</p>
<p>ALLEN JR CO ID: 822991 Effective: 11/08/2018</p>	<p>TEST edit</p>	<p>\$104.99 <input checked="" type="checkbox"/></p> <p>\$125.00</p>	<p>▼</p>

NEXT →

ACH

REVIEW FILE UPLOAD

FILE ACH3.txt
ACH COMPANY ALLEN JR COMPANY
OFFSETTING ACCOUNT *Test Account *****901

ALLEN JR CO

ENTRY DESCRIPTION TEST ENTRY
DISCRETIONARY DATA TEST DATA
SEC TEL
EFFECTIVE DATE 11/08/2018
COMPANY ID 1484897955

TOTALS ^


CREDITS \$0.00
DEBITS \$26.00

RECIPIENTS ^

USER DETAIL ADD / \$26.00

SUBMIT FILE

FILE UPLOAD COMPLETE ✕



FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

UPLOAD NEW FILE

CLOSE WINDOW

ACH

If uploading a delimited formatted file, you will be taken to a screen where you can select which layout template you will like to use, or you can manually build a layout to use.

< **UPLOAD DETAILS** X

Choose a layout template to apply (optional):

LAYOUT TEMPLATE →

Heads up! Applying a template will remove any layout that you may have created below.

Select the fields contained in the delimited file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **FILLER** notation.

Amount **Required** ☰

Receiver Account **Required** ☰

Receiver Full Name **Required** ☰

Routing # (w/Check) **Required** ☰

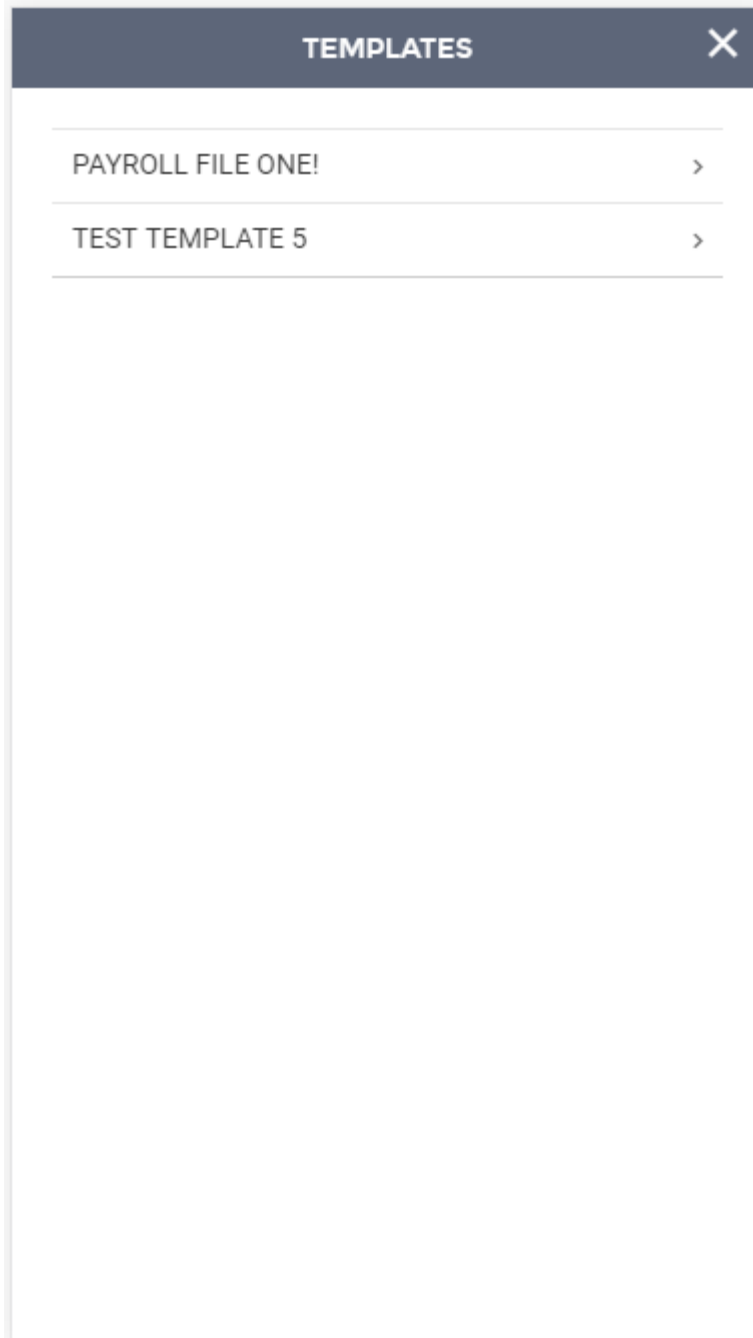
+ Insert New Field

Select a Delimiter:

DELIMITER
Asterisk (*) →

READ FILE →

To select a layout template, click the "Layout Template" field. You will be directed to the Templates screen where all previously created templates will be listed.



Click on the template you would like to use, and you will be directed back to the Upload Details screen.

ACH

The file template will be displayed, and you can click the "Read File" button to continue the upload process.

< **UPLOAD DETAILS** X

Choose a layout template to apply (optional):

LAYOUT TEMPLATE
PAYROLL FILE ONE! →

Heads up! Applying a template will remove any layout that you may have created below.

Select the fields contained in the delimited file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **FILLER** notation.

Receiver Full Name Required	⊖	⋮
Receiver Account Required	⊖	⋮
Routing # (w/Check) Required	⊖	⋮
Amount Required	⊖	⋮
Discretionary Data	⊖	⋮
Company Name	⊖	⋮
Effective Date	⊖	⋮
Transaction Type (D/C)	⊖	⋮
Standard Entry Class	⊖	⋮

READ FILE →

UPLOAD DETAILS

Routing # (w/Check) **Required**

Amount **Required**

Discretionary Data

Company Name

Effective Date

Transaction Type (D/C)

Standard Entry Class

+ Insert New Field

Select a Delimiter:

DELIMITER
Asterisk (*)

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals

READ FILE →

If you do not have a layout template designed for your delimited file, it will be required to complete the upload process. This step ensures that the system knows how to read the delimited file you have provided (as there are various field orders and delimiters that are used by different vendors).

To create a layout, you will select the option "+ Insert New Field" on the screen. This will allow the addition of the various fields that are contained within your delimited file. These fields must be in order

ACH

as they appear in your file. To reorder the fields in the template, you can select and hold on the multi dot icon on the right side of the field. This will allow you to move that field up and down in the order it appears in your file (the topmost fields will be the first fields in the file, while the bottommost fields will be the last fields in the file).

UPLOAD DETAILS

Routing # (w/Check) Required	☰
Amount Required	☰
Discretionary Data	⊖ ☰
Company Name	⊖ ☰
Effective Date	⊖ ☰
Transaction Type (D/C)	⊖ ☰
Standard Entry Class	⊖ ☰

+ Insert New Field

Select a Delimiter:

DELIMITER
Asterisk (*) →

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals

READ FILE →

ADD NEW FIELD		✕
Addenda Information	>	
Check Digit	>	
Company Disc Data	>	
Company Entry Desc	>	
Company Identification	>	
Company Name	>	
Discretionary Data	>	
Effective Date	>	
Filler	>	
Filler	>	
Filler	>	
Filler	>	
Filler	>	
Filler	>	
Receiver First Name	>	
Receiver Id	>	

< UPLOAD DETAILS >

Receiver Full Name **Required** ⋮

Receiver Account **Required** ⋮

Routing # (w/Check) **Required** ⋮

Amount **Required** ⋮

Company Disc Data ⊖ ⋮

Company Name ⊖ ⋮

Effective Date ⊖ ⋮

Transaction Type (D/C) ⊖ ⋮

Standard Entry Class ⊖ ⋮

+ Insert New Field

Select a Delimiter:

DELIMITER
Asterisk (*) →

Number of Header Rows to Skip:

READ FILE →

When creating the delimited file layout, you must also select the delimiter that separates each field in the file as well as the number of header rows to skip. Header rows include any information contained at the top of the file that are not necessary to the batch being created.

The screenshot shows a mobile application interface titled "UPLOAD DETAILS". It features a list of fields for configuration, each with a minus sign icon and a grid icon. The fields are: "Routing # (w/Check) Required", "Amount Required", "Company Disc Data", "Company Name", "Effective Date", "Transaction Type (D/C)", and "Standard Entry Class". Below the list is a "+ Insert New Field" button. Further down, there is a "Select a Delimiter:" section with a dropdown menu showing "DELIMITER Asterisk (*)" and a right arrow. Below that is a "Number of Header Rows to Skip:" section with a text input field containing "HEADER ROWS". At the bottom, there is a radio button labeled "Amount Excludes Decimals". A large orange button at the very bottom is labeled "READ FILE →".

Once all fields are set as desired, click "Read File" to continue the file upload process.

ACH

You will be directed to the Upload Details screen where file details will be displayed. Each detail will display the following fields; Receiver Full Name, Receiver Account, Amount, and Routing Number. You must set the ACH Company and Offsetting Account before you can proceed to the next step. Click on the ACH Company field to see a list of companies available for use. Click on the Offsetting Account field to see a list of offsetting accounts available for use.

Receiver Full Name	Receiver Account	Amount	Routing Number
JOE JONES	884256	\$109.50	111300958
Thomas Jones	415456	\$50.00	011111111

Depending on account permissions, you may need to set the Balance and Approve options.

Enable the "Balance" option to balance the batch upon submission. Enable the "Approve" option to approve the batch upon submission.

< **UPLOAD DETAILS** X

ACH COMPANY
ALLEN JR COMPANY →

OFFSETTING ACCOUNT
*Test Account *****901 →

Balance

Approve

JOE JONES 884256	\$109.50 111300958
Thomas Jones 415456	\$50.00 011111111

NEXT →

Once fields are set as desired, click "Next" to continue the upload process and move to the Review File Upload screen.


ACH

The "Review File Upload" screen displays the File Name, ACH Company, Offsetting Account, Total Credits, Total Debits, and all Recipients (Name, Account, Amount).

Review the information and click the "Submit File" button to submit.

REVIEW FILE UPLOAD	
FILE	ACH FILE
ACH COMPANY	ALLEN JR COMPANY
OFFSETTING ACCOUNT	*Test Account *****901
TOTALS ^	
CREDITS (1)	\$50.00
DEBITS (1)	\$109.50
RECIPIENTS ^	
JOE JONES	884256 / \$109.50
THOMAS JONES	415456 / \$50.00
SUBMIT FILE	

FILE UPLOAD COMPLETE ✕



FILE SUCCESSFULLY UPLOADED

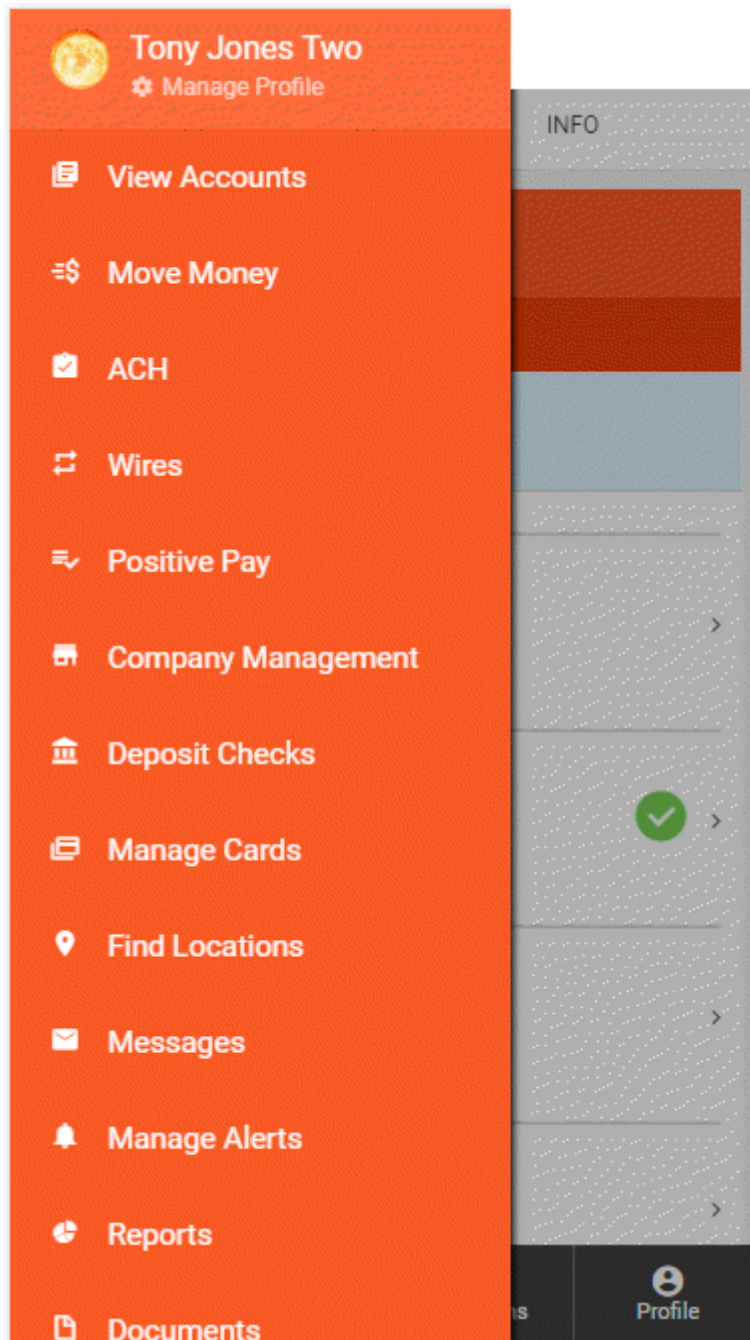
Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

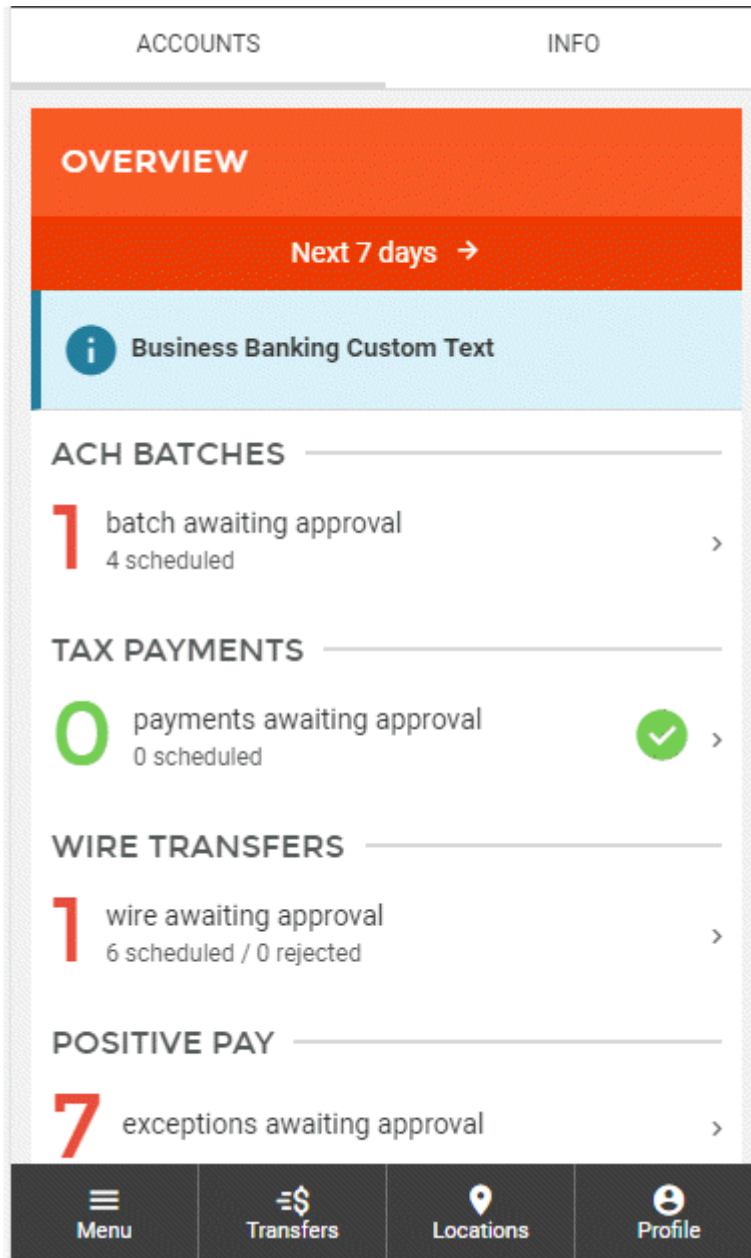
UPLOAD NEW FILE

CLOSE WINDOW

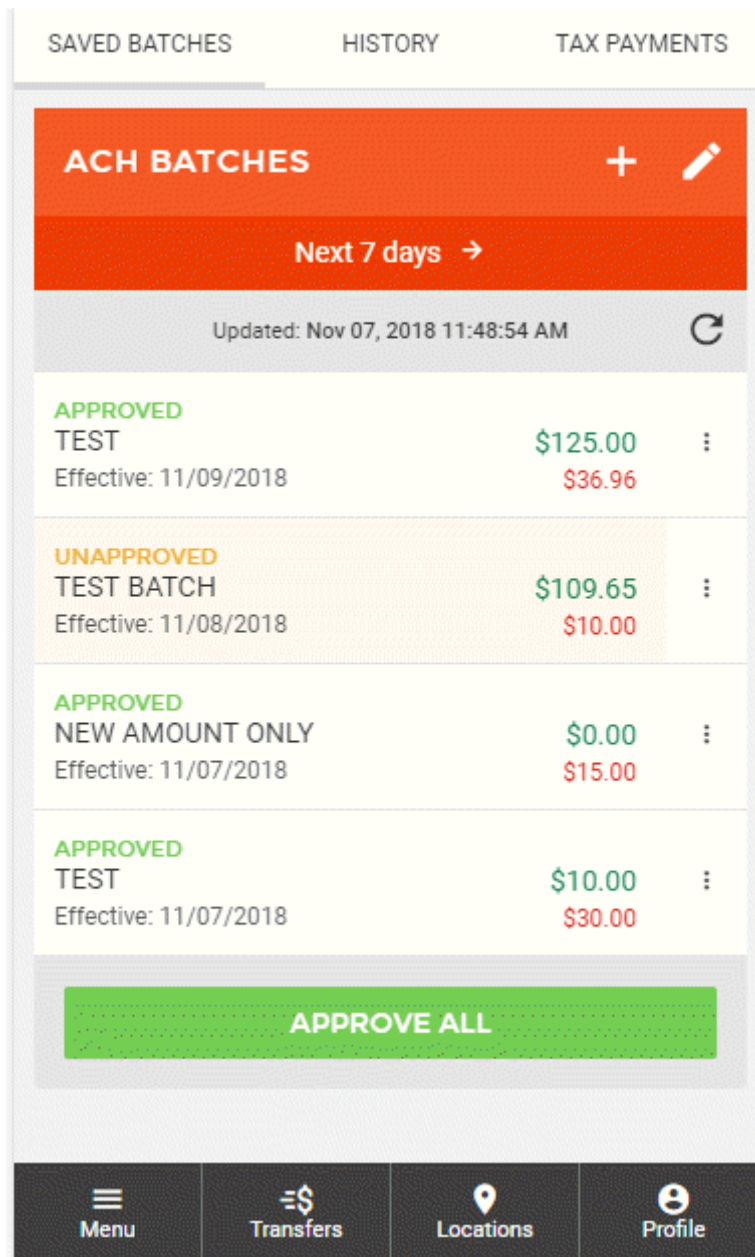
Managing ACH Templates

To begin creating a new ACH batch template or to edit a pre-existing template, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page.






This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the manual ACH batch creation process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "Manage ACH Templates" will take you to a screen where you can select to create a new ACH template, or to edit an existing template. Choosing the "Create New Template" option will take you through the ACH template creation wizard.




NEW ACH BATCH ✕


What would you like to do?




NEW ACH BATCH
Create a new ACH batch



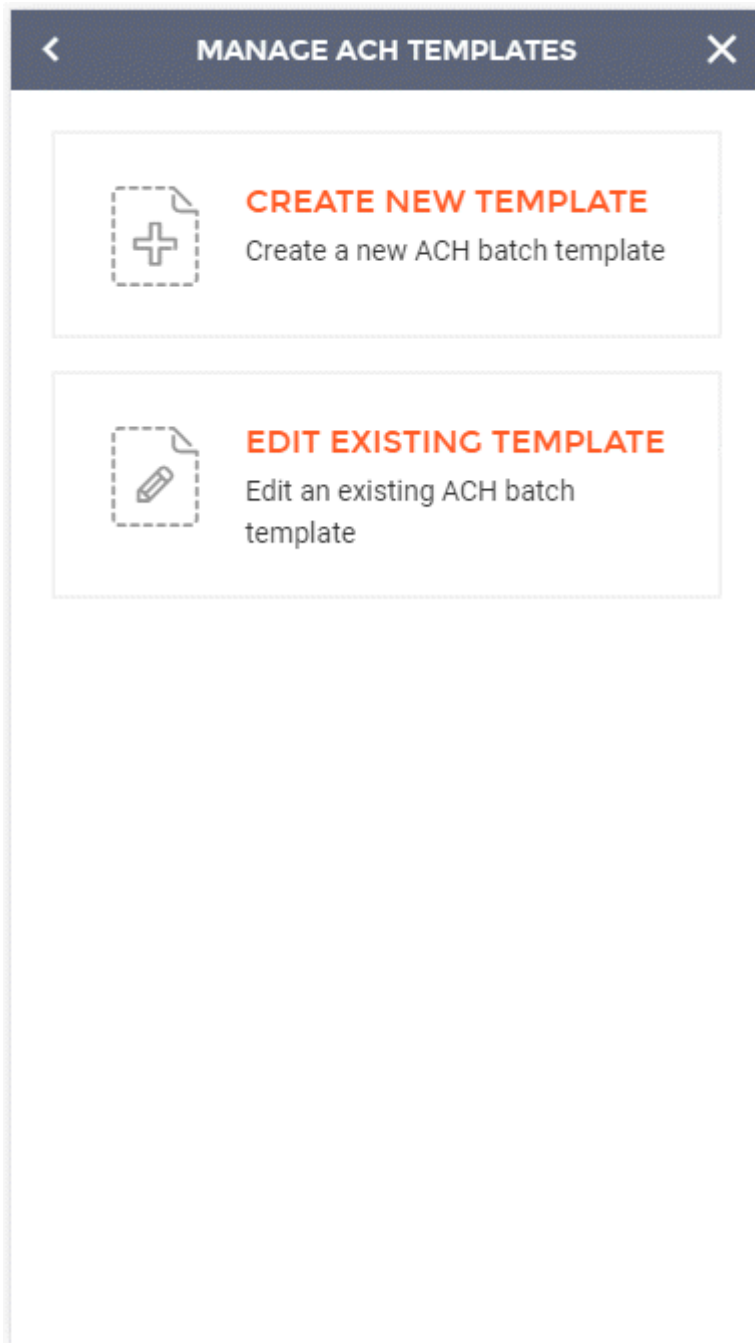
NEW BATCH FROM TEMPLATE
Create a new ACH batch from an existing template



UPLOAD A FILE
Upload a delimited or NACHA formatted ACH file



MANAGE ACH TEMPLATES
Create and edit ACH batch templates



ACH

The first step in the process is naming your template. Once a name has been determined, clicking "Next" at the bottom of the screen will take you to

< NEW ACH TEMPLATE X

+

Templates are used to quickly create new ACH batches by automatically filling out most of the fields required to complete the process.

Let's start with giving the template a name:

NEW TEMPLATE NAME

Use a template name that will be easily recognizable for you and others such as "Weekly Payroll".

NEXT →

The second step in creating a new ACH batch template is entering the necessary header information, including:

- 1 Batch Name
- 2 Company

- 3** Offsetting Account
- 4** Entry Description
- 5** Discretionary Data
- 6** Entry Class

ACH

Once all required fields have been filled out and reviewed, you can click "Add Recipients" at the bottom of the screen to proceed to the next step.

The screenshot displays a mobile application interface for creating a new ACH batch template. The title bar at the top is dark blue with a back arrow on the left, the text "NEW BATCH TEMPLATE" in the center, and a close 'X' icon on the right. Below the title bar are five main sections, each in a light gray rounded rectangle:

- COMPANY**: A text input field with the word "required" and a right-pointing arrow icon to its right.
- OFFSETTING ACCOUNT**: A text input field with the word "required" and a right-pointing arrow icon to its right.
- ENTRY DESCRIPTION**: A text input field. Below it is a descriptive paragraph: "The entry description is used by the originator to provide a description of the transaction for the receiver (For example 'Payroll' or 'Dividend')".
- DISCRETIONARY DATA**: A text input field. Below it is a descriptive paragraph: "Discretionary data includes reference information for use by the originator".
- ENTRY CLASS**: A text input field with a right-pointing arrow icon to its right. Below it is a descriptive paragraph: "The entry class defines the type of ACH entries contained in the batch".

At the bottom of the screen is a dark gray bar with the text "ADD RECIPIENTS" and a right-pointing arrow icon.

The next step in creating a new ACH batch template is adding recipients (also known as detail records) to the batch. Any detail records added here will be saved in your template in the state you leave them (thus adding detail records without entering amounts will ensure that all future uses of the template will not have amounts automatically filled out). You can add additional detail records to the batch via two

different methods. The first includes the "+ Add Detail Record(s)" option, which allows the manual addition of new participants. The second includes the "+ Add Participant(s)" option, which allows you to select from a list of participants that have been built under a company.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

YOU HAVE NOT ADDED ANY RECIPIENTS

Credits (0) \$0.00	Debits (0) \$0.00
------------------------------	-----------------------------

REVIEW TEMPLATE →

Selecting the "+ Add Detail Record(s)" option will take you to a screen where individual recipients (also known as detail records) can be added to the batch. Here you will enter all the recipient's information, including:

ACH

- 1** Full Name
- 2** Identification Number
- 3** Amount
- 4** Transaction Type – Credit or Debit
- 5** Prenote (if a prenote is needed)
- 6** Routing Number
- 7** Account Number
- 8** Account Type
- 9** Payment Related Information (Addenda Information)

10 Notify Via Email (Allows notifications to be sent via email to the recipient upon ACH processing)

< **CREATE NEW DETAIL RECORD** X

FULL NAME required

IDENTIFICATION NUMBER

This is an identifying number by which the receiver is known to the originator

AMOUNT
\$0

Transaction Type: Credit Debit

Prenote

Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER required

ACCOUNT NUMBER required

SAVE

< CREATE NEW DETAIL RECORD >

receiving financial institution to ensure validity of the account information for this detail record.

ROUTING NUMBER required

ACCOUNT NUMBER required

ACCOUNT TYPE required →

PAYMENT RELATED INFORMATION

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

NOTIFY VIA EMAIL

Enter an email address, for recipient to be notified of ACH batch processing.

SAVE & ADD ANOTHER

SAVE


Once these fields have been filled out for the detail record, you can click the "Save & Add Another" option, near the bottom of the screen, if you would like to manually add more detail records. If you are finished adding detail records you can click the "Save" option at the bottom of the screen. Once this is done, you will be taken back to the "Add Recipients" page of the ACH batch wizard. If you are ready to review the ACH batch template, you can click "Review Template" at the bottom of the screen, taking you to the review screen.

<
ADD RECIPIENTS
⋮

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)

+ Add Participant(s)



FRED JONES
ID: 56415655

DETAIL RECORD

\$256.36

111300958
45652212

⋮

Credits (1)

\$256.36

Debits (0)

\$0.00

REVIEW TEMPLATE →

ACH

Selecting the "+ Add Participant(s)" option will take you to a screen where all participants built under this company are listed and can be selected for addition to the batch. All details associated with the participant will automatically be moved into the batch upon selection.



If you do not see the participant you are looking for, you can also create new participants from this screen and include them in the current batch. To accomplish this, click the "+ Create New Participant & Add to Batch" button.

Selecting the "+ Create New Participant & Add to Batch" option will take you to the Add New Participant screen. Here you will enter all the participant's information, including:

- 1** Full Name
- 2** Identification Number
- 3** Email Address
- 4** Notify Via Email (Allows notifications to be sent via email to the participant upon ACH processing)
When this field is enabled, an email address is required.

ACH

5 Universal Participant (Allows the participant to be used by all companies)

ADD NEW PARTICIPANT

FULL NAME required

IDENTIFICATION NUMBER

EMAIL ADDRESS

Notify via Email
Send participant an email when any batches that participant is included in are submitted / processed.

Universal Participant
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

+ Add Accounts

SAVE PARTICIPANT

A participant account must be added to save the participant. You can click the "+ Add Accounts" button to add an account.

Selecting the "+ Add Accounts" button will take you to the Add Participant Account screen. Here you will enter all the account information, including:

- 1 Account Name
- 2 Account Type (Checking, Savings, GL, or Loan)
- 3 Account Number
- 4 Routing Number

ADD PARTICIPANT ACCOUNT

ACCOUNT NAME required

ACCOUNT TYPE required →

ACCOUNT NUMBER required

ROUTING NUMBER required

SAVE ACCOUNT

ACH


Once these fields have been filled out for the participant account, you can click the "Save Account" option near the bottom of the screen. Once this is done, you will be taken back to the "Add New Participants" page. If you are ready to save the participant, click "Save Participant" at the bottom of the screen.


< ADD NEW PARTICIPANT >

FULL NAME
JOHN JONES

IDENTIFICATION NUMBER
98956215

EMAIL ADDRESS
TEST@EMAIL.COM

Notify via Email 
Send participant an email when any batches that participant is included in are submitted / processed.

Universal Participant 
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

WORK ACCOUNT Remove
Checking / Acct #486841561
Routing 11111111



+ Add Accounts

SAVE PARTICIPANT

You will be directed back to the "Select Participants" screen where the participant you just created is marked for selection. You can create additional participants by clicking the "+Create New Participant & Add to Batch" button and going through the participant setup again.

Once all desired participants have been selected, click the "Add Selected Participants" option at the bottom of the screen to add them to the batch.

The screenshot displays a mobile application interface for selecting participants. At the top, a dark blue header contains a back arrow, the text "SELECT PARTICIPANTS", and a close "X" icon. Below the header is a search bar with the placeholder text "SEARCH FOR..." and a magnifying glass icon. The main content area lists two participants:

	JOHN JONES ID: 98956215	011111111 486841561 <input checked="" type="checkbox"/>
	UNIVERSAL ID: 45465565	111300958 151545 <input type="checkbox"/>

Below the list is a large empty white space. At the bottom of the screen, there is a light gray bar with the text "+ Create New Participant & Add to Batch". At the very bottom is a prominent orange bar with the text "ADD SELECTED PARTICIPANTS" and a right-pointing arrow.

ACH

You will be directed back to the Add Recipients screen where the selected participants will be displayed.

You will need to add an amount and designate the type of transaction for each participant on the Add Recipients screen.

Once all detail records have been added to the ACH batch and you are ready to review the template, you can click the "Review Template" option at the bottom of the screen. This will take you to the next screen where you can review the ACH batch template.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

FRED JONES ID: 56415655 DETAIL RECORD	\$256.36 111300958 45652212	⋮
UNIVERSAL ID: 45465565	\$99.00 Credit Debit 111300958 151545	⋮

Credits (2) \$355.36	Debits (0) \$0.00
--------------------------------	-----------------------------

REVIEW TEMPLATE →

On the review screen, you will be able to see all details of the current ACH batch template. This includes:

- 1 Header Information (Batch Name, Company Name, etc.)

ACH

2 Recipients (Detail Records)

3 Totals (Credits and Debits)

If all information contained within the review screen looks accurate, you can select to "Save ACH Template".

REVIEW TEMPLATE

TEMPLATE NAME	MONTHLY PAYROLL
OFFSETTING ACCOUNT	*Test Account *****901
ENTRY DESCRIPTION	TEST ENTRY
COMPANY NAME	PUPPY SUPPLY INC
DISCRETIONARY DATA	TEST DATA
ENTRY CLASS	Corporate Trade Exchange (CTX)

RECIPIENTS ^

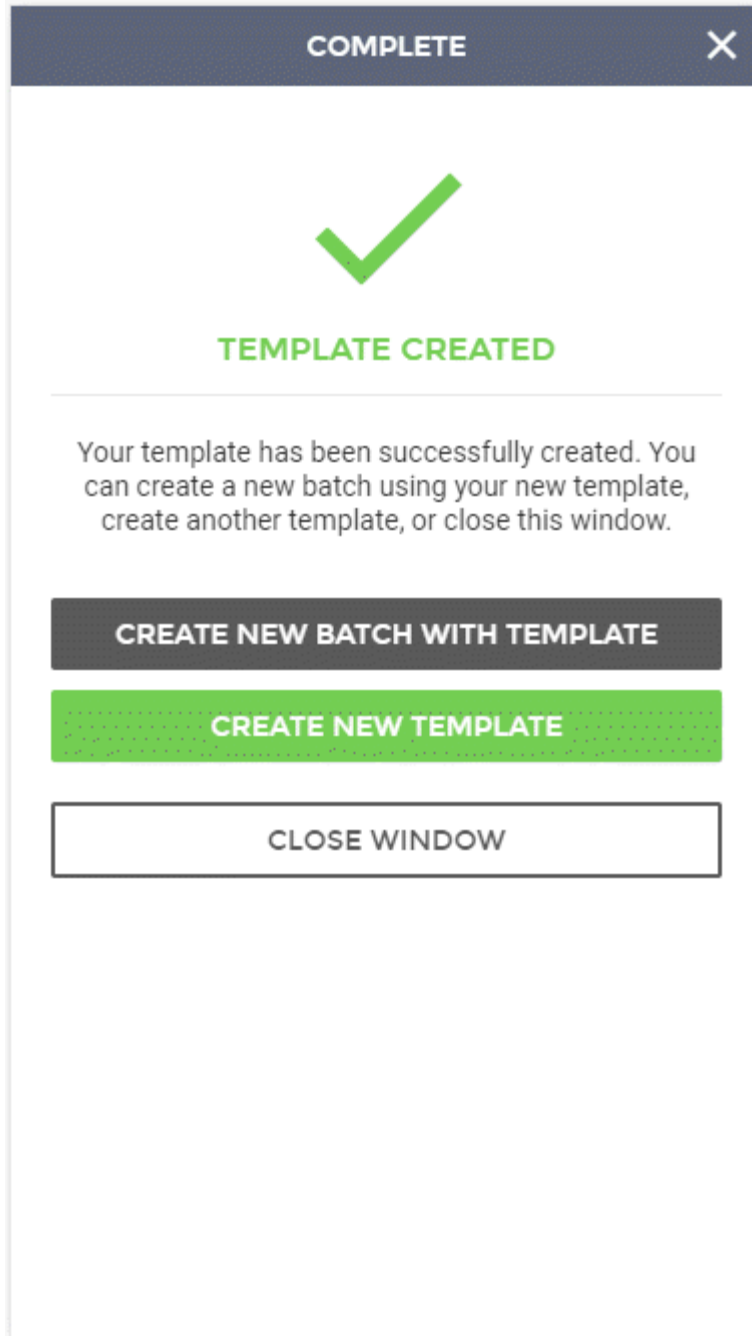
DETAIL RECORD	FRED JONES / \$256.36
PARTICIPANT	UNIVERSAL / \$99.00

TOTALS ^

CREDITS (2)	\$355.36
DEBITS (0)	\$0.00

SAVE ACH TEMPLATE

Upon finishing the process, you will see a success message, letting you know that the ACH batch template was created properly.



Note: Choosing to edit an existing template follows the same steps as are listed above for created a new template, except instead of choosing the "Create New Template" option in the initial step, you will select "Edit Existing Template".

