



Business Banking ACH Quick Start Guide

March 1, 2023



Business Banking ACH Quick Start Guide

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ACH User Experience Enhancements

We are excited to announce that on Monday, March 27, 2023, we will be releasing new enhancements to the ACH workflows. To help you prepare, here is a quick start guide outlining the upcoming changes.

NOTE: Image colors may not represent the branding displayed in the Online Banking experience release in March.

Top 12 New Features

1. ACH payment type choices have been simplified. You will now select your ACH payment type based on the type of recipient you are paying, individual or business, and if you are making a payment (credit) or collection (debit).
2. Terminology on field labels have been updated to be more user-friendly.
3. The steps to creating an ACH are more recipient centric. The new order of steps is:
 - a. Step 1 – Choose Payment Type
 - b. Step 2 – Add Recipients including addenda
 - c. Step 3 – Add Processing Details - Funding account, Company ID, Payment Date, and Frequency
 - d. Step 4 – Review & Submit - add Payment Name, Payment Description, and Confidential indicator
 - e. Step 5 – Confirmation page with Approve or Request Approval options
4. The TEL payment type now has an addenda field.
5. More review steps are available when creating ACH to help reduce mistakes.
6. An end date can now be specified for recurring payments, and the page will show a preview of the next 6 payment dates in the series, if applicable.
7. Ability to prenote a payment has moved to Step 4 - Review & Submit.
8. You can select multiple approvers when requesting approvals.



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9. A new payment detail page is available on all payment statuses containing the payment summary and offers the ability to take various actions.
10. The payment detail page offers an audit trail of the payment journey showing who created, who approved, who modified, to whom approval notifications have been sent, and if the payment was copied, etc.
11. The approval process has been enhanced so not only can approvers approve a payment, but they can reject a payment and state a reason.
12. Settlement type is now set as a preference by payment type for the whole company instead of selecting it per payment. Note: this is a configuration and may not apply to your financial institution.

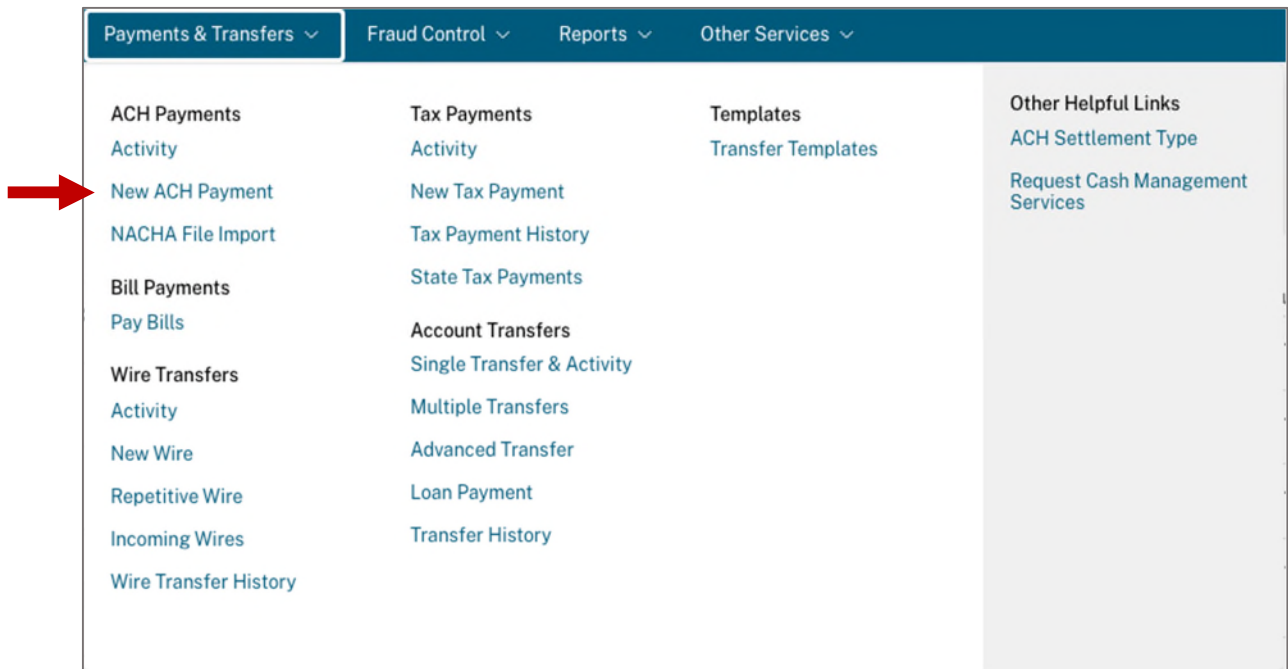
Note: There are NO changes to user privileges. Payment Types are still contingent on your entitlements to the specific Standard Entry Class (SEC) code along with the access level (full privileges, approve only, view only, etc.)

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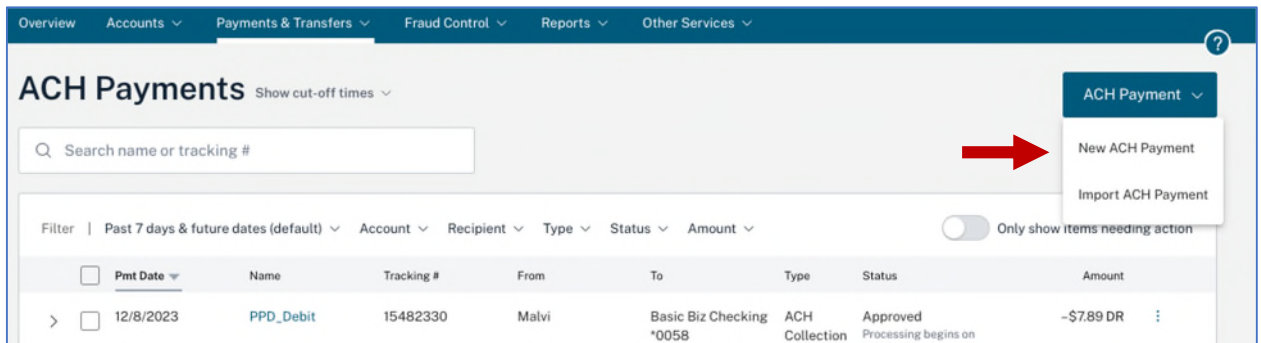
Simplified ACH Payment Type Selection

If you have privileges to create ACH payments, you can access the ACH creation process 2 ways:

1. From the Payments & Transfers menu, click on **New ACH Payment** to access Step 1 of the Create ACH workflow.



2. From the list view, click on the **ACH Payment** button and select **New ACH Payment** to access Step 1 of the Create ACH workflow.





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Terminology Changes

You will see new field labels throughout ACH Payments on create, edit, and payment detail:

| Previous Label | New Label |
|----------------------|---|
| Batch Type | Payment Type |
| Batch Name | Payment Name |
| Description | Payment Description |
| Settlement Account | Funding Account (for Payments) and Deposit To (for Collections) |
| Discretionary Data | Memo |
| Effective Date | Payment Date |
| Same Day ACH | Same Day Payment |
| Frequency > One-time | Single Payment |
| Recurring / Period | Recurring/Repeat |
| Recurring > Fixed | Recurring with Auto-Approve checkbox selected |
| Recurring > Variable | Recurring |
| Items | Recipients |
| Custom ID | Contact ID |

ACH Workflow Steps

Step 1 – Select the Payment Type

Note: Your ACH privileges might be different from what is shown below. For example, if you do NOT have any debit privileges for any SEC codes, you will not see a **Collect a Payment** option – or – if you do not have any credit or debit privileges to create a CCD/CCD+ or CTX payment, you will not see the **Business** option.

When creating a payment, you will be asked if you are paying or collecting from either an individual or a business.



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Create Payment

Set up this payment type

- Payment
- Recipients
- Processing Details
- Review & Submit

What would you like to do?

Send a payment
Amount(s) will be credited to recipient account(s)

Collect a payment
Amount(s) will be debited from recipient account(s)

Whom would you like to pay?

Individual
Consumers or employees

Business
Vendors or other businesses

The selections made on the Create Payment page will determine the proper SEC code that will be sent in the file for processing. Here are the new Payment Type selections and how they map to the previous SEC codes and menu links:

| New Workflow | Legacy Menu Links | SEC Code Mapping |
|--|-------------------|------------------|
| Send a Payment > Individuals | Payroll Batch | PPD |
| | Credit Batch | PPD |
| Send a Payment > Business | Credit Batch | CCD/CCD+ |
| Send a Payment > Business > Guided Entry | Vendor Payment | CTX |
| Send a Payment > Business > Freeform Entry | Credit Batch | CTX |
| | Collect Payment | PPD |



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| | | |
|---|-----------------|----------|
| Collect a Payment > Individuals > Written Authorization | Debit Batch | PPD |
| Collect a Payment > Individuals > Phone Authorization | Collect Payment | TEL |
| Collect a Payment > Individuals > Digital Authorization | Collect Payment | WEB |
| Collect a Payment > Individuals > Represented Check | Collect Payment | RCK |
| Collect a Payment > Business | Debit Batch | CCD/CCD+ |
| | Debit Batch | CTX |

In order for you to access WEB, TEL, or RCK, select **Collect a payment > Individual**. You will then have an option under the Individual radio button to select PPD, TEL, WEB, or RCK. The selections available will depend on your ACH privileges.

Payment

Recipients

Processing Details

Review & Submit

What would you like to do?

Send a payment
Amount(s) will be credited to recipient account(s)

Collect a payment
Amount(s) will be debited from recipient account(s)

Who would you like to collect from?

Individual
Consumers or employees

What type of collection is this?

Written authorization (PPD debit) ▾

Business

Verbal authorization (TEL debit)

Digital authorization (WEB debit)

Re-presented check (RCK debit)

Next



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In order to access CTX payments, select either **Send a Payment > Business** or **Collect a payment > Business**. You will then have an option under the Business radio button to select **This is a CTX Payment**. The selections available will depend on your ACH privileges.

If you elect to send a CTX payment, there are additional choices to select a guided or a freeform entry method. CTX collections only support the freeform entry method.



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CTX Payment:

Create Payment

Set up this payment type

- Payment
- Recipients
- Processing Details
- Review & Submit

What would you like to do?

- Send a payment
Amount(s) will be credited to recipient account(s)
- Collect a payment
Amount(s) will be debited from recipient account(s)

Whom would you like to pay?

- Individual
Consumers or employees
- Business
Vendors or other businesses

This is a CTX payment ⓘ

How would you like to structure remittance information for this payment?

- Guided entry
Pre-determined fields to help build out remittance information
- Freeform entry
Open-ended fields to enter remittance information

CTX Collection:

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Create Payment

Set up this payment type

- Payment
- Recipients
- Processing Details
- Review & Submit

What would you like to do?

Send a payment
Amount(s) will be credited to recipient account(s)

Collect a payment
Amount(s) will be debited from recipient account(s)

Who would you like to collect from?

Individual
Consumers or employees

Business
Vendors or other businesses

This is a CTX payment ⓘ

Next

Click **Next** to proceed to **Step 2 – Add Recipients**.

Step 2 – Add Recipients

You can elect to manually add recipients, to import recipients, or to do a combination of both.



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Add Recipients
Add recipients and amounts for this transaction

Q Search recipient name or contact ID

| <input type="checkbox"/> Name | Contact ID | Account Type | Account # | Routing # | Hold |
|-------------------------------|------------|--------------|-----------|-----------|------|
|-------------------------------|------------|--------------|-----------|-----------|------|

Add Recipients

+ Add Recipients

+ Import Recipients

To manually add recipients, click on the **Add Recipients** button and select **Add Recipients** to bring up the pop-up window. To add multiple recipients, click the **Save & Add Another** button after adding the initial recipient.

For each recipient, you must add:

- Recipient Name – up to 22 characters
- Account Type – Checking, Savings, or Loan
- Account Number – recipient’s account
- Routing Number – recipient’s financial institution routing number

Optional fields can be included:

- Contact ID – unique identifier of the recipient
- Amount – the amount you wish to send to or collect from the recipient; if not entered, \$0.00 will remain
- Addenda – extra remittance information that can be added on all payment types EXCEPT Returned Checks (RCK)

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Add Recipient ✕

Recipient Name
Julie Tasco

Contact ID (optional)
ACME 100

Account Type
Checking ▾

Account Number
1239451234

Routing Number
456876543 Routing Lookup [↗](#)

Amount
\$ 1,500.00

[+ Add Addenda](#)

[Save](#) [Save & Add Another](#)

To import recipients, select **Import Recipients** from the Add Recipients button dropdown to bring up the import pop-up window. You can choose to add the file content to the recipient table or to replace all the existing recipients in the recipient table with the contents of the file. Once the file is uploaded, click **Upload** to finish the import process or **Cancel** to abandon the import process.

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Import Recipients [X]

How would you like to import this file?

Add to existing recipients

Replace existing recipients

[Show File Requirements](#) ▾

Drag file here

OR

[Choose File](#)

Max File Size - 2 MB

ⓘ Uploading a large file might take several minutes, depending on the speed of your Internet connection.

[Upload](#) [Cancel](#)

Once Recipients are added, they appear in the Recipient table. On the recipient table, you can:

- Edit or add amounts
- Edit recipient by clicking on the recipient's name
- Add addenda information
- Elect to create a remittance only batch (CCD & CTX only) – this will make all amounts \$0.00 and allow you to send the addenda information without monetary payment values. Be sure to enter data in the addenda field for each recipient in a remittance-only payment.
- Choose multiple recipient rows to either delete the recipient or place/remove holds
- Take these actions by clicking on the kebab menu to the right of the amount:
- Place or remove recipients on Hold
- Delete the recipient from the payment
- Edit the recipient



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- Use search bar to find recipients by their name or by contact ID
- Filter the recipient list by:
 - Account Type
 - Account #
 - Routing #
 - Hold
 - Amount

Add Recipients

Add recipients and amounts for this payment

Add Recipients

Show Filters

| <input type="checkbox"/> | Name | Contact ID | Account Type | Account # | Routing # | Hold | Amount |
|-------------------------------|----------|------------|--------------|-----------|-----------|------|----------------------|
| <input type="checkbox"/> | Jane Doe | | Checking | 013491847 | 123123123 | | \$ 32.99 |
| + Add Addenda | | | | | | | |
| | | | | | | | Total \$32.99 |

Showing 1 of 1 recipients

Next Finish Later



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Note: Once a recipient is added manually or by importing, you cannot go back to Step 1 to change the payment type.

Click **Next** to go the Step 3 – Processing Details or click **Finish Later** to complete the payment at another time.

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Step 3 – Processing Details

Processing Details

ACH Cut-Off Times: 8:02am, 3:55pm, 5:45pm EST
Same Day ACH Cut-Off Times: 3:55pm EST

- Payment
 - Payment to individuals
- Recipients
 - 1 Recipient
 - \$32.99
- Processing Details**
- Review & Submit

Funding Account

Select account ▼

Payment is withdrawn from this account

Company ID

Tax ID ▼

ID #
123456789

Must be 9 digits

Company Name

Buffalo Mountain


Memo (optional)

Enter memo


Payment Frequency

Single Payment ▼

Payment Date

 MM/DD/YYYY

Same Day Payment

 Credit payments that fall on non-business days will be made on the previous business day

[Next](#) [Finish Later](#)

You can add details around the payment including:

- Funding Account– shows all accounts you have privileges for based on the payment type
- If it's a collection payment type, this field will say 'Deposit To'



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- Company ID – depending on your setup this will either pre-populate the fields with your Tax ID or you will have multiple ACH Companies that you can select based on the account chosen for Funding/Deposit To
- Memo – optional 20-character field that travels with the payment
- Payment Frequency:
 - Single – one-time payment
 - Occasional – automatic copy of payment is created once the payment processes; the copy will not have a Payment Date
 - Recurring – series of payments set to a schedule of your choosing
- Payment Date – date you want the transaction to occur
- Same Day – if you have privileges for this option, you can create payments to process on today's date if it's before the last Same Day cut-off time

If Recurring was selected for Frequency, you will have ability to:

- Auto-approve payments in the series past. Note: the first payment in the series will have to be approved and subsequent payments will be automatically approved. If you require multiple approvers for a payment, just the first approval is automatic.
- Set a repeat period for all payments in the series
- Select the first payment date
- Set an optional end date
- View when the next 6 payments in the series will occur

Click **Next** to go the Step 4 – Review & Submit or click **Finish Later** to complete the payment at another time.



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Step 4 – Review & Submit

Review & Submit

Review payment and submit for processing

You are almost done

Add a name and description for this payment

Mark payment as confidential ⓘ

Send prenotes to all unverified accounts ⓘ

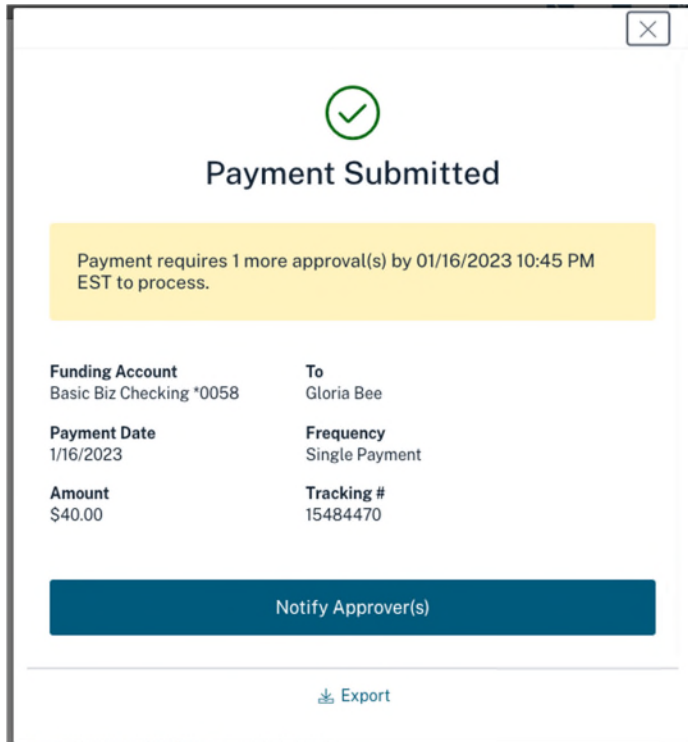
You can add the final details of the payment including:

- Payment Name – 10-character name that travels with the payment as the Company Entry Description
- Payment Description – optional 30-character field that does not travel with the payment
- Confidential – if you have privileges to mark a payment as private, only users who are selected in the Confidential dropdown will be able to see the payment in their ACH Activity list
- Send Prenotes – if this is selected, a zero-dollar copy of the payment is immediately created and sent for processing. The copy is used to verify the recipients' account information and ensure that the receiving financial institution will be able to process future payments.

You can elect to **Submit Payment** or **Finish Later**. Upon Submit, you will see a confirmation, and the payment will go into a **Needs Approval** status on the ACH Payments list.

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Step 5 - Confirmation



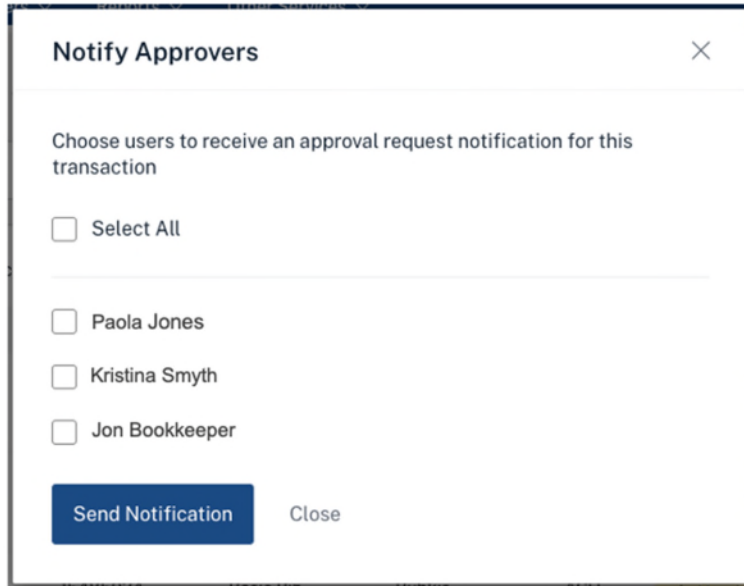
On the confirmation pop-up window, you will see a recap of the payment and can take these actions depending on your entitlements:

- Approve – only users with approval privileges will see this option
- Notify Approvers – all users will see this option
- Export – all users can elect to export the payment to a TSV or Nacha formatted file

You can click X to dismiss the pop-up window without taking any actions. You will be returned to the ACH Payments list.

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Notifying Approvers



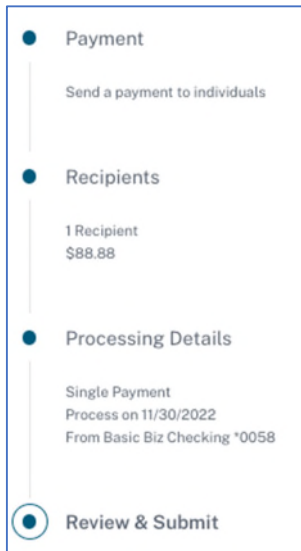
The screenshot shows a pop-up window titled "Notify Approvers" with a close button (X) in the top right corner. The main text reads: "Choose users to receive an approval request notification for this transaction". Below this, there is a list of users with checkboxes: "Select All", "Paola Jones", "Kristina Smyth", and "Jon Bookkeeper". At the bottom left, there is a blue button labeled "Send Notification", and at the bottom right, there is a "Close" link.

If a payment is awaiting approvals and you do NOT have full privileges or if multiple approvals are required, you will see a Notify Approver(s) button. Once the button is clicked, a pop-up window will appear listing all the users who have approval privileges. You can select one or multiple approvers to receive a notification.

Payment Recap

You can check your work along the way by viewing, in the left panel, a high-level recap of the previous step. For example, once recipient data is entered and you move to the **Processing Details** step, you will be able to see the recap for **Recipients**.

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Here is the information you should expect to see in each recap.

| UI Text | Recap |
|--------------------|--|
| Payment | <p>Will display the payment type including:</p> <ul style="list-style-type: none"> • Send a payment to individuals (PPD) • Send a payment to a business (Will have qualifier for CTX such as CTX Credit) • Collect a payment from individuals (Will have a qualifier for authorization such as TEL Debit) • Collect a payment from a business (Will have qualifier for CTX such as CTX Credit) |
| Recipients | <p>Number of Recipients</p> <p>Total batch amount</p> |
| Processing Details | <p>Frequency – single, occasional, or recurring</p> <p>Payment Date</p> <p>Funding Account or Deposit To Account</p> |



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If you save the payment for later and come back in to edit the payment, you will see a notation for “Edits Required” below each step that may have missing information.

Finish Later

If you want to come back later to complete your payment at another time, you can select **Finish Later**. **Finish Later** is available on these steps when creating or editing a payment:

- Add Recipients (step 2)
- Processing Details (step 3)
- Review & Submit (step 4)

There is no option to Finish Later on Step 1 as you cannot change the payment type once you have added any recipients.

If you click on **Finish Later** and have NOT previously input a payment name, you will be asked to do so. Once you click **Save**, you will be taken to the ACH Payments list. If there was a payment date associated with the payment when Finish Later was clicked, the payment will go into an **Incomplete** status. If payment date was NOT selected before clicking on Finish Later, the payment will go into a **Not Scheduled** status.

Finish Later

Provide a name to save this transaction for later

Enter payment name

Save Cancel



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Payment Detail

To view payment details, you can click on the **Payment Name** from the ACH Payments list or expand the transaction row and click on **See All Details >**.

ACH Payments Show cut-off times ▾

ACH Payment ▾

Filter | Payment Date ▾ Account ▾ Recipient ▾ Type ▾ Status ▾ Amount ▾
 Only show items needing action

| <input type="checkbox"/> Pmt Date ▾ | Name ▾ | Tracking # ▾ | From | To | Type ▾ | Status ▾ | Amount |
|--------------------------------------|------------|--------------|----------------------|--------------|-------------|--|-------------|
| ▾ <input type="checkbox"/> 1/20/2023 | Sales Team | 5190714 | Basic Checking *1001 | 7 Recipients | ACH Payment | ⚠ Needs 2 Approvals <small>To be approved by 01/19/2023 1:30 pm EST</small> | \$380.00 CR |

| Description | Name | Account | Prenote | Hold | Reversal | Amount |
|--------------------|---|----------------|---------|------|----------|------------|
| bonus last quarter | Paige Turner <small>ID: PT1234</small> | Checking *3210 | | | | \$45.00 CR |
| | Rita Book <small>ID: RB1234</small> | Checking *1097 | | | | \$50.00 CR |
| | Jon Quill <small>ID: JQ1234</small> | Checking *0515 | | | | \$45.00 CR |
| | Chris Anthemum <small>ID: CA1234</small> | Checking *9333 | | | | \$55.00 CR |
| | Daniel Boone <small>ID: DB2000</small> | Checking *4560 | | Yes | | \$26.00 CR |

1 - 5 of 7
[See All Details >](#)



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← Back to ACH Payments

This transaction requires 2 more approvals to be approved by 01/19/2023 1:30 pm EST

Sales Team Confidential

bonus last quarter

Status Needs Approval [View Activity](#)

Funding Account **Basic Checking *1001**

Payment Date **01/19/2023**

Amount **\$380.00 CR**

Payment Frequency **Single Payment**

Memo **Spot sales bonus**

Company & ID **ACHCo123 | 312345678**

Tracking # **5190714**

[Notify Approver\(s\)](#) [Approve](#) [More Actions](#) ▾

7 Recipients

| Trace # ▾ | Name | Account Type | Account # | Routing # | Prenote | Hold | Amount |
|-----------|----------------|--------------|------------|-----------|---------|------|-------------|
| 7314326 | Ginger Plant | Checking | 0924527721 | 123123123 | | | \$60.00 CR |
| 7314324 | Ginger Plant | Savings | 2233445500 | 123456780 | | | \$125.00 CR |
| 7314322 | Daniel Boone | Checking | 1021234560 | 123456780 | | Yes | \$26.00 CR |
| 7314320 | Chris Anthemum | Checking | 0230299333 | 064008637 | | | \$55.00 CR |
| 7314318 | Jon Quill | Checking | 414890515 | 123123123 | | | \$45.00 CR |
| 7314316 | Rita Book | Checking | 1094571097 | 051000017 | | | \$50.00 CR |
| 7314314 | Paige Turner | Checking | 9876543210 | 021000018 | | | \$45.00 CR |

Showing 7 of 7 results.

The Payment Detail page headline will be the Payment Name. If a payment description was input when creating the payment, it will appear under the Payment Name. If the payment was flagged as confidential when creating the payment, a Confidential tag will display by the Payment Name.

The page will list:

| Label | Content |
|--------|-------------------------------|
| Status | Current status of the payment |



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| | |
|-------------------|--|
| Funding Account | Your account where money will be debited or credited from depending on whether it's a payment or collection |
| Amount | Total amount of the ACH payment |
| Payment Date | The effective date of the payment |
| Payment Frequency | Indicates whether the payment is a single, occasional, or recurring payment. |
| Memo | Information input into the optional Memo field during payment creation |
| Company & ID | The ACH Company ID that was used during payment creation |
| Tracking # | <p>Unique system-assigned number after payment creation.</p> <p>If the payment was a Copy of, Reversal Of, or Prenote Of another payment, this will be indicated under the tracking number.</p> |
| Recipient section | <p>Lists all recipients contained in the payment with their specific payment details including:</p> <ul style="list-style-type: none"> • Trace # • Name – recipient name • Contact ID • Account Type – checking or savings • Account Number • Routing Number • Prenote– Yes if prenoted or the recipient's account has been verified by virtue of this payment having been processed. Blank otherwise. • Hold – Yes if on hold • Amount |

Next to the Status is a **View Activity** link. This brings up an Activity History pop-up window that shows the journey of the payment including when it was created, modified, approved, which users received notifications to approve, and whether the payment was a copy of another payment or a reversal.



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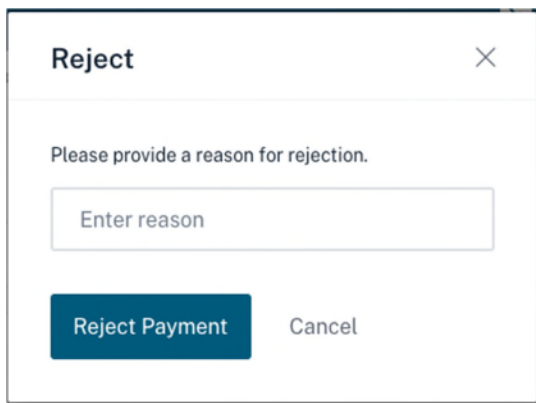
| Activity History ✕ | |
|---------------------------------|---------------------------|
| Summary | Date / Time |
| Approved by Cust rbbcomm1 | 1/11/2023 03:01 am CST |
| Created by Cust rbbcomm1 | 1/5/2023 11:07 am CST |

[Close](#)

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Rejecting an ACH Payment

If a payment is in a Needs Approval status, approvers have the choice to approve or reject the payment. Upon selecting Reject, approvers need to input a reason for not approving the payment. Users will be able to see the rejection reason at the top of the Payment Detail page. Once an approver submits the rejection, the payment will go into an Approval Rejected status. The payment can be edited to correct mistakes or deleted.



The screenshot shows a modal dialog box titled "Reject" with a close button (X) in the top right corner. Below the title, there is a prompt: "Please provide a reason for rejection." This is followed by a text input field with the placeholder text "Enter reason". At the bottom of the dialog, there are two buttons: a blue button labeled "Reject Payment" and a grey button labeled "Cancel".

Settlement Type

Settlement Types for your payments are preset according to payment type. If you want to review the settings or change them, go to the ACH Settlement Type link under the **Preferences** settings accessed by clicking on the gear icon in upper right of your page. The payment types displayed will be contingent on your company's payment type privileges.

You can select Summary or Detailed. Summary is the default and creates a single offsetting entry in the settlement account for the sum of all items in the batch. Detailed should be used when you want to create individual offsetting entries in the settlement account for each batch credit or debit.

These preferences are only accessible by the business owner and sub-user administrators. If neither of those apply to you, you will not see these preferences, but any ACH payment you create will still use the setting in effect for the business. The setting for Summary or Detailed will be applied when your payment moves to an In-Process status.

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ACH Settlement Type ✕

Set settlement type for ACH payments

| | | |
|--|--|--------------------------------|
| Payments to Individuals (PPD Credit) | <input checked="" type="radio"/> Summary | <input type="radio"/> Detailed |
| Collections from Individuals (PPD Debit) | <input checked="" type="radio"/> Summary | <input type="radio"/> Detailed |
| Payments to Businesses (CCD/CCD+ Credit) | <input checked="" type="radio"/> Summary | <input type="radio"/> Detailed |
| Collections from Businesses (CCD/CCD+ Debit) | <input checked="" type="radio"/> Summary | <input type="radio"/> Detailed |
| CTX Payments (Credit) ⓘ | <input checked="" type="radio"/> Summary | |
| CTX Collections (Debit) ⓘ | <input checked="" type="radio"/> Summary | |
| ACH Import | <input checked="" type="radio"/> Summary | <input type="radio"/> Detailed |