



# FRANDSEN BANK & TRUST



Member FDIC

## ACH

### USER GUIDE

eBanking Department

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**Real people.  
Real results.**



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## Accessing ACH Manager

To access ACH Manager select **Payments and Transfers** on the top of your screen.

**FRANDSEN BANK & TRUST**

HOME ACCOUNTS **PAYMENTS & TRANSFERS** CHECKS & DEPOSITS

① This is where we will alert you of system maintenance or other communications.

**Accounts** [Edit Accounts](#)

|                                |                                     |        |
|--------------------------------|-------------------------------------|--------|
| <b>CHECKING</b><br>XXXXXXXX849 | Available balance<br><b>\$7.00</b>  | Recent |
| <b>SAVINGS</b><br>XXXXXXXX311  | Available balance<br><b>\$10.00</b> | Recent |

Under **Payments and Transfers** select **ACH**.

HOME ACCOUNTS **PAYMENTS & TRANSFERS** CHECKS & DEPOSITS

**Payments & Transfers**

Internal **ACH** Wire Bill pay

**ACH**

Activity Templates File import templates Incoming

| Date | Description | Status | Withdrawal | Deposit | Type |
|------|-------------|--------|------------|---------|------|
|------|-------------|--------|------------|---------|------|



## Initiating an ACH Transfer

All ACH File Transfers are divided into two payment types, **New Payment** (credit) or **New Collection** (debit).

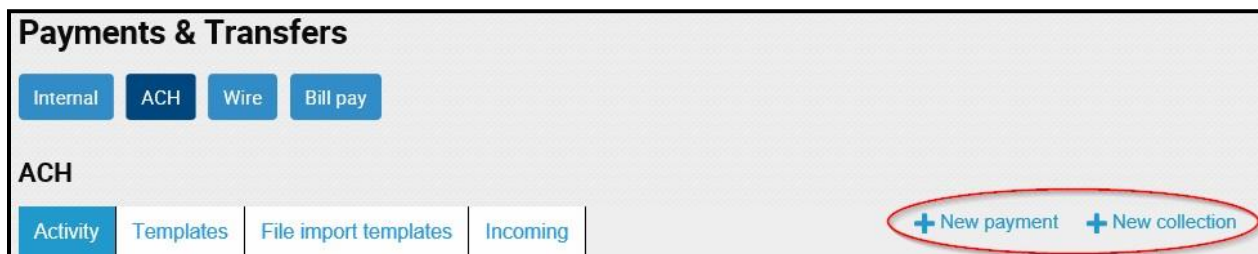
**New Payment** (Credit Push Examples):

- Payroll Direct Deposit
- Vendor Payment (Accounts Payable)

**New Collection** (Debit Pull Examples):

- Rent Collection
- Membership Dues
- Donations
- Accounts Receivable

Select your **Payment Type** either New Payment or New Collection.



## ACH Credit Payment

To process credit transactions, select the **New Payment** button on the **Payments and Transfer** screen under ACH.



Next, select the **Type** of payment you would like to send. Select **Continue**.

**New payment**

Type \*

Payroll - PPD

Prearranged deposit - PPD

Health savings contribution - PPD

Company - CCD

Continue

Cancel

In the **Description** field enter a description of the transaction (ex. Payroll, Rent). **Note:** In this example, we are processing a payroll file.

ACH

Activity

Templates

File import templates

Incoming

Print

Help

**New ACH**

Description \*

Tax identification number

ODIN INC[xxxxx0593]

Effective date \*

SELECT

Type

Total withdrawal

Total deposit

Payment (Payroll - PPD)

\$0.00

\$0.00

The **Tax Identification Number** section allows you to select what entity will be originating the ACH File. **Note:** You will see a drop-down box if you have multiple entities setup to originate ACH Files.

Activity

Templates

File import templates

Incoming

**New ACH**

Description \*

Tax identification number

ODIN INC[xxxxxx]

Effective date \*

08/23/2019

SELECT



In the **Effective Date** field select the date you would like to have the credit settle (post) to the account(s). The Effective Date has to be a Banking Day (Monday through Friday) and a non-federal holiday. **Note:** The calendar will only allow you to select a valid Banking Day.

Effective date \*

SELECT

< August 2019 >

Su Mo Tu We Th Fr Sa

28 29 30 31 1 2 3

4 5 6 7 8 9 10

11 12 13 14 15 16 17

18 19 20 21 22 23 24

Total withdrawal

Total deposit

\$0.00

Company

xxxxxx]

Company description

Next, complete the **Company Description** section (optional). It will default to the **Description** field.

New ACH

Description \*

Tax identification number

ODIN INC[xxxxx0593]

Effective date \*

SELECT

Type

Payment (Payroll - PPD)

Total withdrawal

\$0.00

Total deposit

\$0.00

Batch

Name

Company

[xxxxxxxxx]


Company description



The **Pay From** section will have a drop-down of your Frandsen Bank & Trust accounts that are eligible to originate ACH Files. The **Amount** section is the total amount of the ACH File.

**Pay from** Show Details Show Filter Total batch withdrawal (0 items) \$0.00

☐ Pay all
















| Pay/Hold                     | Account *  | Amount *             |
|------------------------------|--|----------------------|
| <input type="checkbox"/> Pay | CHECKING  | <input type="text"/> |

[+ Add another pay from](#)

The **Pay To** section is where you enter each individual or business (based on the ACH Payment Type) that will be receiving funds. Complete the following fields: **Name**, **Identification** (optional), **Routing Number**, **Account Number**, **Account Type** and **Amount**.

**Pay to** Show Details Show Filter Total batch deposit (0 items) \$0.00

☐ Pay all ☐ Prenote none

| Pay/Hold                     | Name *               | Identification       | Routing transit *  | Account number *     | Account type *  | Amount *             | Prenote   |
|------------------------------|----------------------|----------------------|--|----------------------|---|----------------------|---|
| <input type="checkbox"/> Pay | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/> | Select a type  | <input type="text"/> | <input type="checkbox"/> No  |
| <input type="checkbox"/> Pay | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/> | Select a type  | <input type="text"/> | <input type="checkbox"/> No  |
| <input type="checkbox"/> Pay | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/> | Select a type  | <input type="text"/> | <input type="checkbox"/> No  |
| <input type="checkbox"/> Pay | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/> | Select a type  | <input type="text"/> | <input type="checkbox"/> No  |
| <input type="checkbox"/> Pay | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/> | Select a type  | <input type="text"/> | <input type="checkbox"/> No  |

[+ Add another pay to](#)



**Note:** You can **Hold**, **Delete**, send **Prenotes** and **Add Another Pay To** in this section.

- **Hold** – Mark Hold next to the transaction(s) and it will not process (send) with this file.
- **Delete** – Mark “X” to remove the business or individual transaction from the file.
- **Prenotes** – Prenotes are used to verify that the account is open and active. (Optional)
  - Refer to Prenotification section (see Table of Contents)
- **Add Another Pay To** – Add additional business or customer entry fields.

Pay to

Show Details Show Filter

Total batch deposit (0 items) \$0.00

Pay all ☐

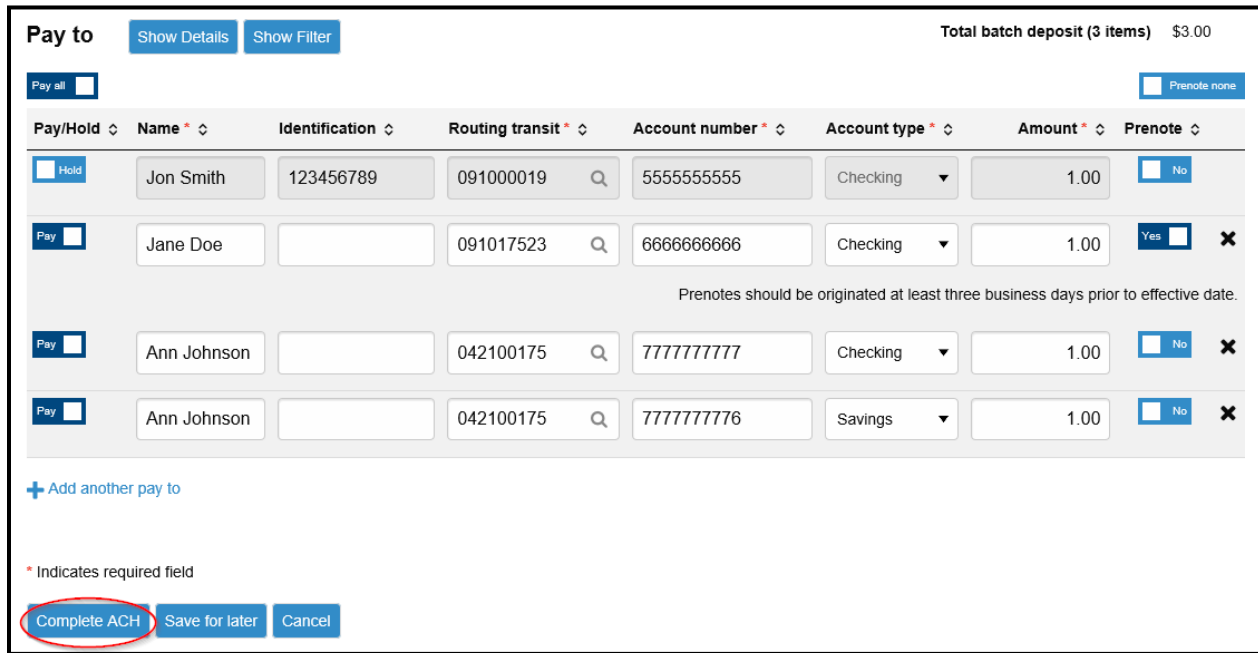
Prenote none ☐

| Pay/Hold  | Name | Identification | Routing transit | Account number | Account type  | Amount | Prenote  |
|---|------|----------------|-----------------|----------------|---------------|--------|--|
| <input type="checkbox"/> Hold   |      |                |                 |                | Select a type |        | <input type="checkbox"/> No  |
| <input type="checkbox"/> Pay  |      |                |                 |                | Select a type |        | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> X |
| Prenotes should be originated at least three business days prior to effective date. |      |                |                 |                |               |        |  |
| <input type="checkbox"/> Pay  |      |                |                 |                | Select a type |        | <input type="checkbox"/> No <input checked="" type="checkbox"/> X  |
| <input type="checkbox"/> Pay  |      |                |                 |                | Select a type |        | <input type="checkbox"/> No <input checked="" type="checkbox"/> X  |
| <input type="checkbox"/> Pay  |      |                |                 |                | Select a type |        | <input type="checkbox"/> No <input checked="" type="checkbox"/> X  |

+ Add another pay to



Once the information has been entered, the ACH File can be processed by selecting **Complete ACH**.



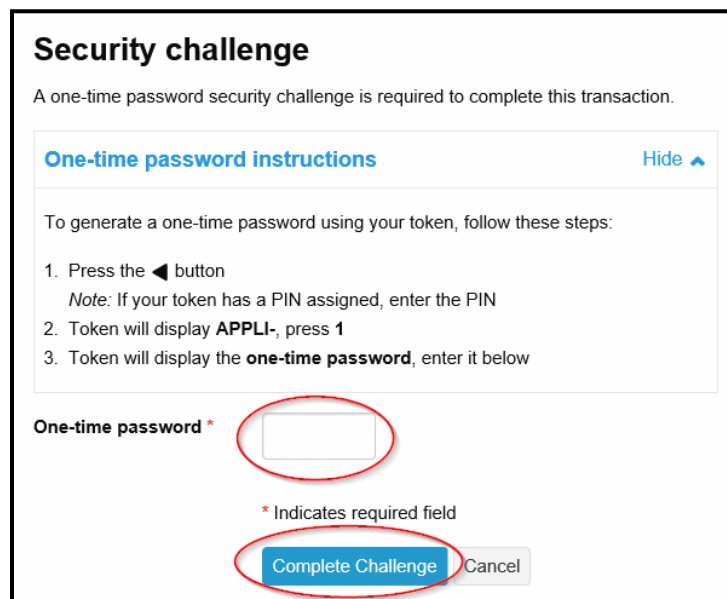
The screenshot shows the 'Pay to' section of the ACH Manager interface. At the top, there are buttons for 'Show Details' and 'Show Filter', and a total batch deposit of \$3.00. Below this is a table with columns: Pay/Hold, Name, Identification, Routing transit, Account number, Account type, Amount, and Prenote. The table contains four rows of payee information. The first row is for Jon Smith, with a 'Hold' button. The second row is for Jane Doe, with a 'Pay' button. The third row is for Ann Johnson, with a 'Pay' button. The fourth row is for Ann Johnson, with a 'Pay' button. Below the table, there is a link to '+ Add another pay to'. At the bottom, there is a legend indicating that an asterisk (\*) denotes a required field. The 'Complete ACH' button is circled in red.

| Pay/Hold                            | Name        | Identification | Routing transit | Account number | Account type | Amount | Prenote  |
|-------------------------------------|-------------|----------------|-----------------|----------------|--------------|--------|--|
| <input type="button" value="Hold"/> | Jon Smith   | 123456789      | 091000019       | 555555555      | Checking     | 1.00   | <input type="button" value="No"/>                                    |
| <input type="button" value="Pay"/>  | Jane Doe    |                | 091017523       | 666666666      | Checking     | 1.00   | <input type="button" value="Yes"/> <input type="button" value="No"/> |
| <input type="button" value="Pay"/>  | Ann Johnson |                | 042100175       | 777777777      | Checking     | 1.00   | <input type="button" value="No"/> <input type="button" value="X"/>   |
| <input type="button" value="Pay"/>  | Ann Johnson |                | 042100175       | 777777776      | Savings      | 1.00   | <input type="button" value="No"/> <input type="button" value="X"/>   |

+ Add another pay to

\* Indicates required field

After selecting **Complete ACH**, you will be asked to enter a **One-Time Password** from your token. Enter the 8-digit code without your 4-digit PIN. Select **Complete Challenge**.



The screenshot shows the 'Security challenge' screen. It includes a heading 'Security challenge' and a subheading 'One-time password instructions'. The instructions are: 'To generate a one-time password using your token, follow these steps: 1. Press the ◀ button. Note: If your token has a PIN assigned, enter the PIN. 2. Token will display APPLI-, press 1. 3. Token will display the one-time password, enter it below'. Below the instructions is a text input field for the 'One-time password'. The 'Complete Challenge' button is circled in red.

**Security challenge**

A one-time password security challenge is required to complete this transaction.

**One-time password instructions**

To generate a one-time password using your token, follow these steps:

1. Press the ◀ button  
*Note: If your token has a PIN assigned, enter the PIN*
2. Token will display APPLI-, press 1
3. Token will display the one-time password, enter it below

One-time password \*

\* Indicates required field

Next, you will receive a system and email notifications regarding the status of your ACH File. It is important to review these notifications to ensure your ACH File will process accordingly.

Please reference the **Notifications** section of your ACH Manager User Guide (starting on page 14).

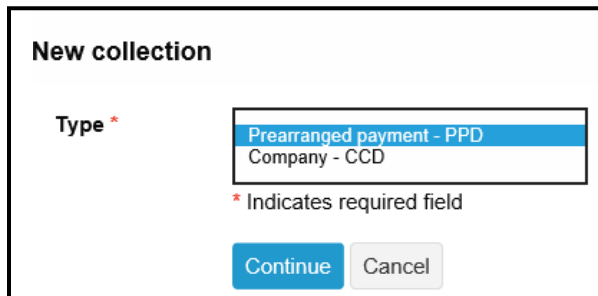
### ACH Collection Payment

To process debit transactions, you will select the **New Collection** button on the **Payments and Transfer** screen under ACH screen.




The screenshot shows the ACH Manager interface. At the top, there are tabs for 'Activity', 'Templates', 'File import templates', and 'Incoming'. To the right of these tabs are buttons for '+ New payment', '+ New collection' (which is circled in red), and '+ Import file'. Below the tabs is a table with columns: Date, Description, Status, Withdrawal, Deposit, Type, and a 'Report' button. The table contains one row for 'Aug 15, 2019 July Payroll' with a status of 'Disapproved', a withdrawal of 4.00, and a deposit of 4.00. Below the table, there are fields for 'Reference number: 8f2439fb4b' and 'Payment type: Payroll - PPD'. On the right side, there is a 'Search activity' section with a 'Date' dropdown menu set to 'All activity'.

Next, select the **Type** of payment you would like to collect. Select **Continue**.




The screenshot shows a 'New collection' dialog box. It has a title 'New collection' and a label 'Type \*'. Below the label is a dropdown menu with two options: 'Prearranged payment - PPD' (which is selected) and 'Company - CCD'. Below the dropdown menu is a note '\* Indicates required field'. At the bottom of the dialog box are two buttons: 'Continue' and 'Cancel'.

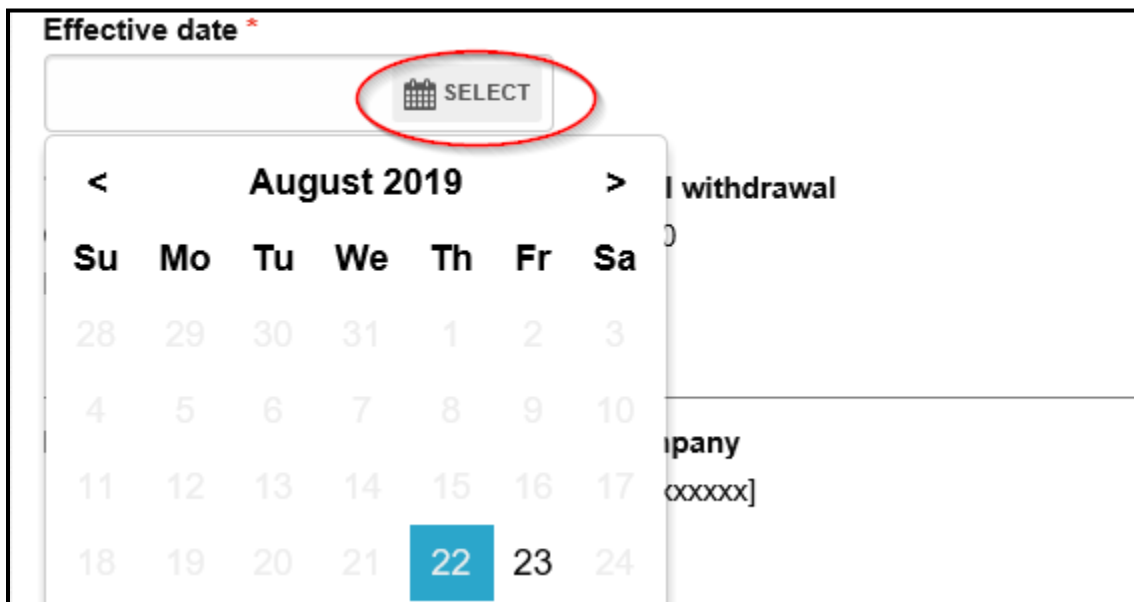
In the **Description** field, enter a description of the ACH File (ex. Rent, Accounts Receivables, Membership Dues). **Note:** In this example, we are processing a consumer rent collection file.

|  |                         |  |          |            |
|--|-------------------------|--|----------|------------|
| Activity                               | Templates               | File import templates  | Incoming | Print Help |
| <b>New ACH</b>                         |                         |  |          |            |
| <b>Description *</b>                   |                         | <b>Tax identification number</b>   |          |            |
| <input type="text"/>                   |                         | ODIN INC[xxxxx0593]  |          |            |
| <b>Effective date *</b>                |                         |  |          |            |
| <input type="text"/>                   |                         |  SELECT |          |            |
| <b>Type</b>                            | <b>Total withdrawal</b> | <b>Total deposit</b>   |          |            |
| Collection (Prearranged payment - PPD) | \$0.00                  | \$0.00   |          |            |
| <b>Batch</b>                           |                         |  |          |            |
| <b>Name</b>                            | <b>Company</b>          | <b>Company description</b>   |          |            |
|  | [xxxxxxxxx]             | <input type="text"/>   |          |            |

The **Tax Identification Number** section allows you to select what entity will be originating the ACH File. **Note:** You will see a drop-down if you have multiple entities setup to process ACH Files.

|                         |           |  |          |  |
|-------------------------|-----------|--|----------|--|
| Activity                | Templates | File import templates  | Incoming |  |
| <b>New ACH</b>          |           |  |          |  |
| <b>Description *</b>    |           | <b>Tax identification number</b>   |          |  |
| <input type="text"/>    |           | ODIN INC[xxxxx]  |          |  |
| <b>Effective date *</b> |           |  |          |  |
| 08/23/2019              |           |  SELECT |          |  |

In the **Effective Date**, select the date you would like to have the debit settle (post) to the account(s). The Effective Date has to be a Banking Day (Monday through Friday) and a non-federal holiday. **Note:** The calendar will only allow you to select a valid Banking Day.



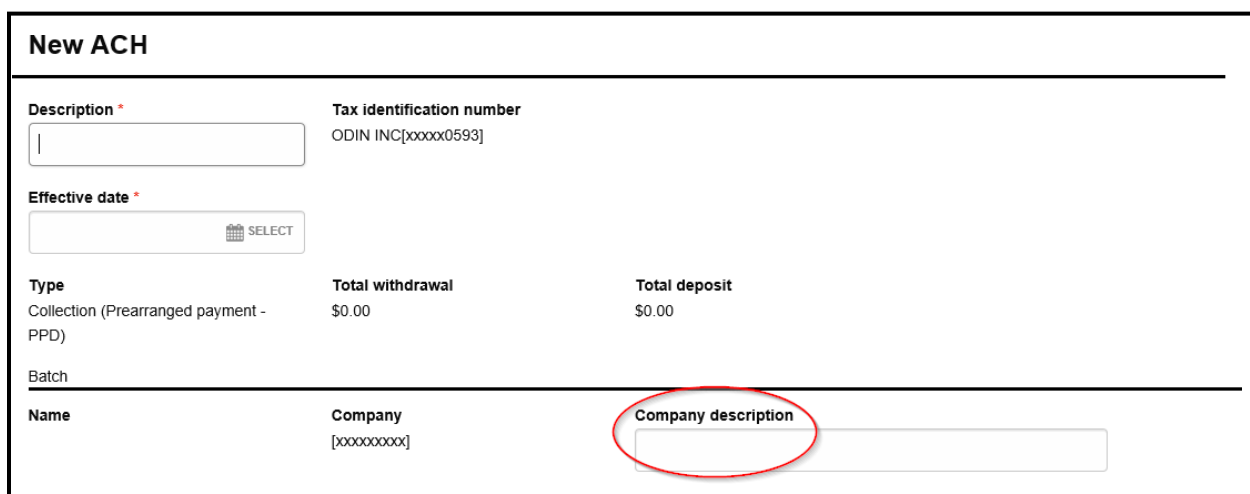
Effective date \*

SELECT

< August 2019 >

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| 28 | 29 | 30 | 31 | 1  | 2  | 3  |
| 4  | 5  | 6  | 7  | 8  | 9  | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |

Next, complete the **Company Description** section (optional). It will default to the **Description** field.



**New ACH**

Description \*

Tax identification number  
ODIN INC[xxxxx0593]

Effective date \*  SELECT

Type  
Collection (Prearranged payment - PPD)

Total withdrawal  
\$0.00

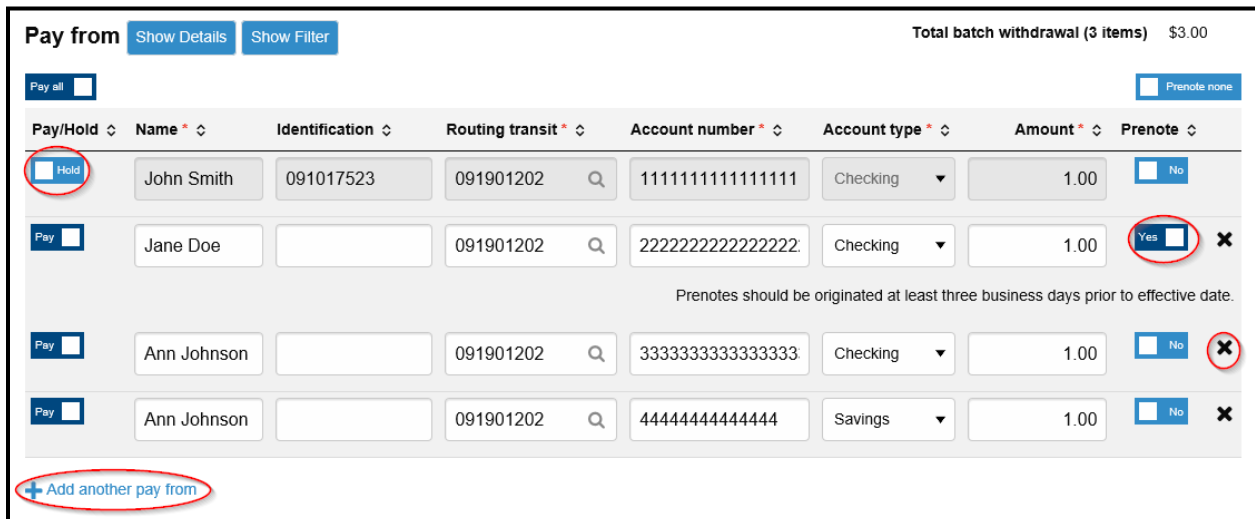
Total deposit  
\$0.00

Batch

Name Company  
[xxxxxxxxx]

Company description

The **Pay From** section is where you enter each individual or business (based on the ACH Payment Type) you are collecting funds via ACH. Complete: **Name**, **Identification** (optional), **Routing Number**, **Account Number**, **Account Type** and **Amount**.



**Pay from** [Show Details](#) [Show Filter](#) Total batch withdrawal (3 items) \$3.00

[Pay all](#) ☐ [Prenote none](#) ☐

| Pay/Hold                      | Name        | Identification | Routing transit | Account number   | Account type | Amount | Prenote   |
|-------------------------------|-------------|----------------|-----------------|------------------|--------------|--------|---|
| <input type="checkbox"/> Hold | John Smith  | 091017523      | 091901202       | 1111111111111111 | Checking     | 1.00   | <input type="checkbox"/> No   |
| <input type="checkbox"/> Pay  | Jane Doe    |                | 091901202       | 2222222222222222 | Checking     | 1.00   | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Pay  | Ann Johnson |                | 091901202       | 3333333333333333 | Checking     | 1.00   | <input type="checkbox"/> No <input checked="" type="checkbox"/> X   |
| <input type="checkbox"/> Pay  | Ann Johnson |                | 091901202       | 4444444444444444 | Savings      | 1.00   | <input type="checkbox"/> No <input checked="" type="checkbox"/> X   |

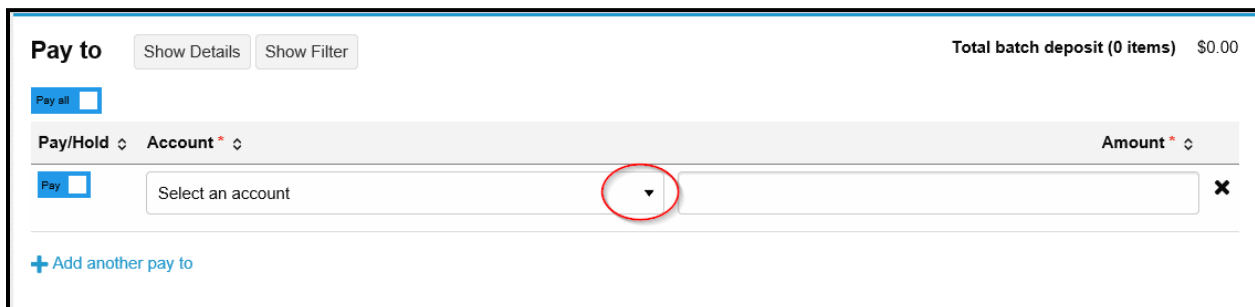
Prenotes should be originated at least three business days prior to effective date.

[+ Add another pay from](#)

**Note:** You can **Hold**, **Delete**, send **Prenotes** and **Add Another Pay To** in this section.

- **Hold** – Mark Hold next to the transaction(s) and it will not be processed with this file.
- **Delete** – Mark “X” to remove the business or individual transaction from the file.
- **Prenotes** – Prenotes are used to verify that the account is open and active. (Optional)
  - Refer to Prenotification section (see Table of Contents)
- **Add Another Pay To** – Add additional business or customer entry fields.

The **Pay To** section will have a drop-down of your Frandsen Bank & Trust accounts that are eligible to originate ACH File. The **Amount** section is the total amount of the ACH File.



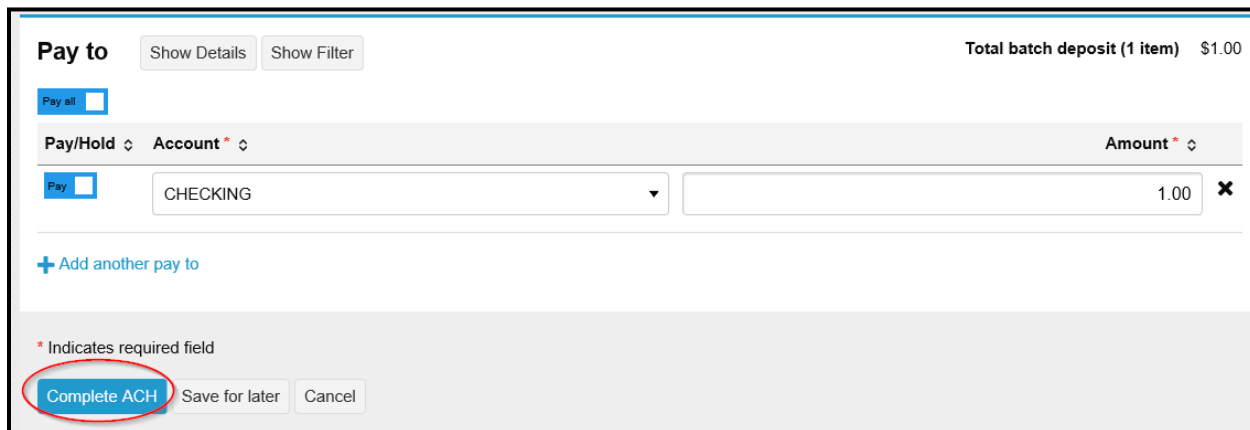
**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (0 items) \$0.00

[Pay all](#) ☐

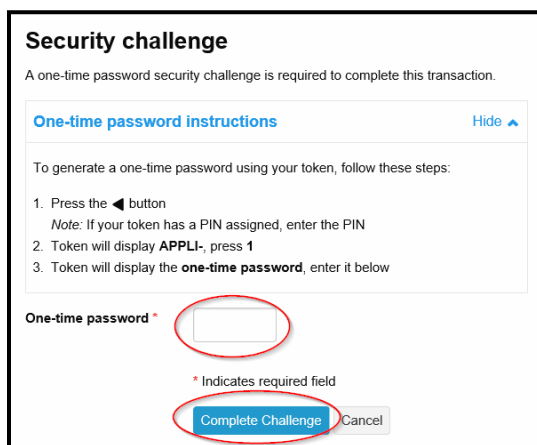
| Pay/Hold                     | Account           | Amount |
|------------------------------|-------------------|--------|
| <input type="checkbox"/> Pay | Select an account |        |

[+ Add another pay to](#)

Once the information has been entered, the ACH File can be processed by selecting **Complete ACH**.



After selecting **Complete ACH**, you will be asked to enter a **One-Time Password** from your token. Enter the 8-digit code without your 4-digit PIN. Select **Complete Challenge**.



Next, you will receive a system and email notifications regarding the status of your ACH File. It is important to review these notifications to ensure your ACH File will process accordingly.


Please reference the **Notifications** section of your ACH Manager User Guide (starting on Page 14).

## Notifications

### System & Email Notifications

If you receive the system notification “pending financial institution review”, the ACH File was received by Frandsen Bank & Trust and is pending bank review.

**ACH**
Activity
Templates
File import templates
Incoming
Print
Help

 Rent is pending financial institution review.

**Rent**

|                       |              |
|-----------------------|--------------|
| Reference number      | fb84e17a1a   |
| Effective date        | Aug 26, 2019 |
| Total withdrawal      | \$1.00       |
| Number of withdrawals | 1            |
| Total deposit         | \$1.00       |
| Number of deposits    | 1            |

[Return to ACH activity](#)
Save as template

Subject
 FW: ACH Limit Check - Warning: Financial Institution Review

**Warning!**  
2018.07.18 #2 TEST received from BUSINESS NAME HERE on DATE HERE is pending financial institution review.

Thank you,  
[fbt-ach@frandsenbank.com](mailto:fbt-ach@frandsenbank.com)

Once the ACH File has been reviewed by Frandsen Bank & Trust, you will receive a second email confirmation stating that the ACH File has “passed all origination steps without exception”.

Subject
 RE: Transfer Notification

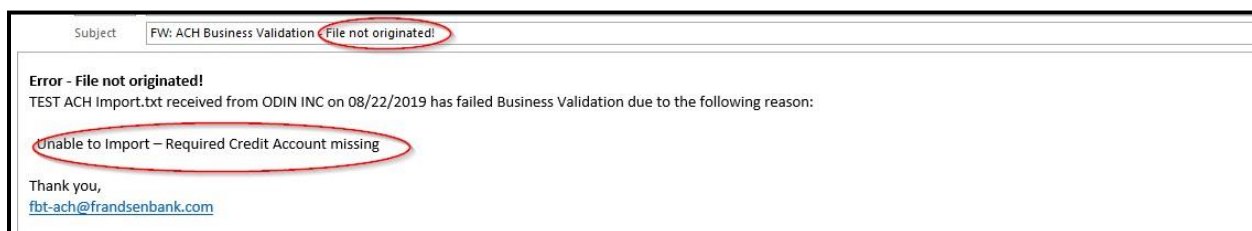
Payroll 07/25/19 received from BUSINESS NAME on DATE HERE has passed all origination steps without exception.

|                       |               |
|-----------------------|---------------|
| First Effective Date: | 07/25/2019    |
| Debit Totals:         | \$86,753.09   |
| Credit Totals:        | \$86,753.09   |
| Number of Debits:     | 1             |
| Number of Credits:    | 4             |
| Client Name:          | BUSINESS NAME |
| Reference Number:     | a9f4021bdc    |
| ACH Transfer Type:    | Payroll       |

Thank you,  
[fbt-ach@frandsenbank.com](mailto:fbt-ach@frandsenbank.com)

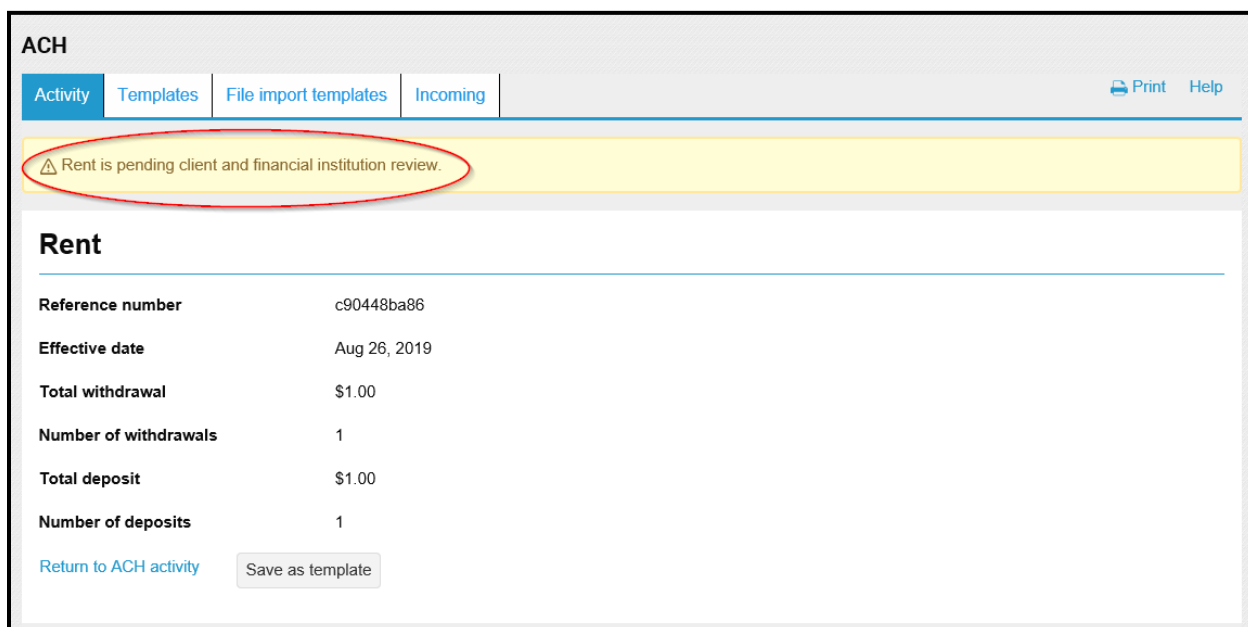
### File Not Originated Notification

The ACH File has an error and has not been originated. You should review the system and email notifications which will provide a reason for the error. You will need to resolve the error prior to resubmitting the ACH File. If the error message states **File Not Originated – Exceeds Limit** contact your local office to request a temporary limit increase. Below, is an example of a **File Not Originated** email notification.



### Dual-Control: System & Email Notifications

If you are setup for Dual Control, the user initiating the ACH File for processing will receive the system notification stating “pending client and financial institution review”. A second user at your company must approve the ACH File. **Note:** The ACH File will not process without Client Approval and Bank Approval.







|         |  |
|---------|--|
| Subject | FW: ACH Limit Check - Warning: Pending Client and Financial Institution Review |
|---------|--|

**Warning!**  
2018.07.18 #2 TEST received from BUSINESS NAME HERE on DATE HERE is pending client and financial institution review.

Thank you,  
[fbt-ach@frandsenbank.com](mailto:fbt-ach@frandsenbank.com)

Once the ACH File has been reviewed by Frandsen Bank & Trust, you will receive a second email confirmation stating that the ACH File has “passed all origination steps without exception”.

|         |                           |
|---------|---------------------------|
| Subject | RE: Transfer Notification |
|---------|---------------------------|

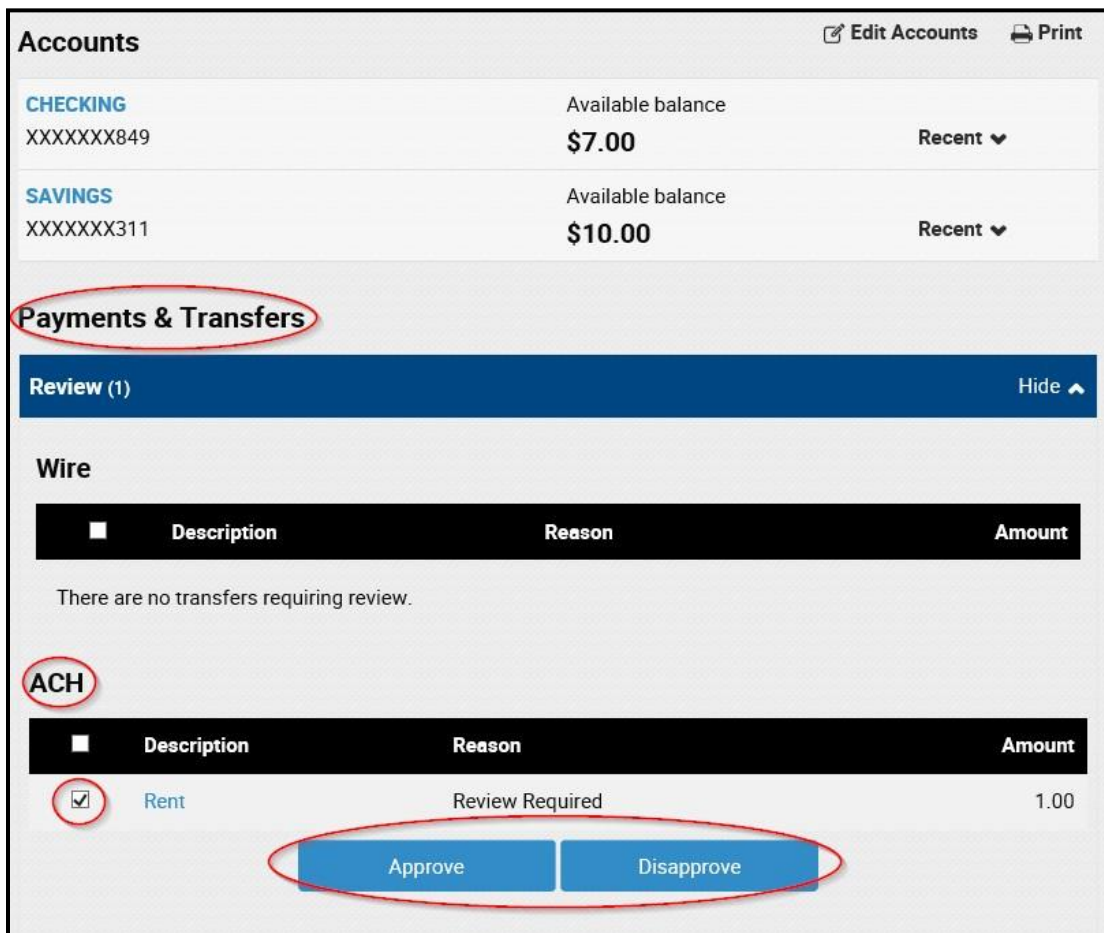
Payroll 07/25/19 received from BUSINESS NAME on DATE HERE has passed all origination steps without exception.

|                       |               |
|-----------------------|---------------|
| First Effective Date: | 07/25/2019    |
| Debit Totals:         | \$86,753.09   |
| Credit Totals:        | \$86,753.09   |
| Number of Debits:     | 1             |
| Number of Credits:    | 4             |
| Client Name:          | BUSINESS NAME |
| Reference Number:     | a9f4021bdc    |
| ACH Transfer Type:    | Payroll       |

Thank you,  
[fbt-ach@frandsenbank.com](mailto:fbt-ach@frandsenbank.com)

## Dual-Control: Approving ACH File

Approver will login to Frandsen Bank & Trust to review and approve the ACH File. On the Homepage you will see ACH Files with a reason "Review Required", select the blue hyperlink under **Description** to review the ACH File. After reviewing the ACH File, select the **Approve** or **Disapprove** radio button.



The screenshot displays the ACH Manager interface. At the top, there are links for "Edit Accounts" and "Print". Below this, account balances are shown for "CHECKING" (\$7.00) and "SAVINGS" (\$10.00). The "Payments & Transfers" section is highlighted with a red circle. Under "Wire", a message states "There are no transfers requiring review." The "ACH" section is also highlighted with a red circle. It contains a table with columns for "Description", "Reason", and "Amount". A row shows "Rent" with a reason of "Review Required" and an amount of "1.00". Below the table, the "Approve" and "Disapprove" buttons are highlighted with a red circle.

| Account Type | Account Number | Available balance | Action   |
|--------------|----------------|-------------------|----------|
| CHECKING     | XXXXXXX849     | \$7.00            | Recent ▼ |
| SAVINGS      | XXXXXXX311     | \$10.00           | Recent ▼ |

**Payments & Transfers**

**Review (1)** Hide ▲

**Wire**

There are no transfers requiring review.

**ACH**

| Description                              | Reason          | Amount |
|--|-----------------|--------|
| <input checked="" type="checkbox"/> Rent | Review Required | 1.00   |

☐ Approve ☐ Disapprove

Next, you will be asked to enter a **One-Time Password** from your token. Enter the 8-digit code without your 4-digit PIN. Select **Complete Challenge**.

### Security Challenge

A one-time password security challenge is required to complete this transaction.

**One-time password instructions**Hide ^

To generate a one-time password using your token, follow these steps:

1. Press the ◀ button  
*Note:* If your token has a PIN assigned, enter the PIN
2. Token will display **APPLI-**, press **1**
3. Token will display the **one-time password**, enter it below

**One-time password \***

\* Indicates required field

**Complete challenge** **Cancel**

You will get a confirmation that you approved the ACH File. If you approved the ACH File you will receive an email confirmation stating the file has passed all origination steps without exception.

Subject: **RE: Transfer Notification**


Payroll 07/25/19 received from **BUSINESS NAME** on **DATE HERE** has passed all origination steps without exception.

|                       |               |
|-----------------------|---------------|
| First Effective Date: | 07/25/2019    |
| Debit Totals:         | \$86,753.09   |
| Credit Totals:        | \$86,753.09   |
| Number of Debits:     | 1             |
| Number of Credits:    | 4             |
| Client Name:          | BUSINESS NAME |
| Reference Number:     | a9f4021bdc    |
| ACH Transfer Type:    | Payroll       |

Thank you,  
[fbt-ach@frandsenbank.com](mailto:fbt-ach@frandsenbank.com)

## Saving an ACH File

Once the information has been entered, the ACH File can be saved by selecting **Save for Later**. If you **Save** the ACH File, it will show up in your **Activity** section with a **Saved** status.



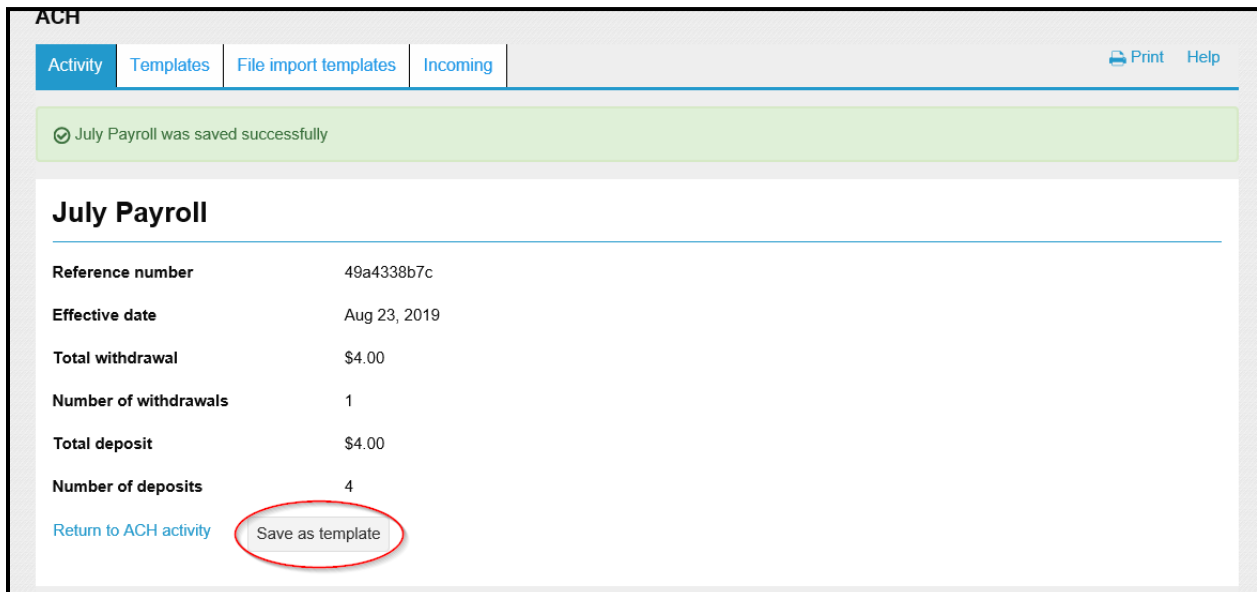
The screenshot shows a form with three rows of payee information. Each row includes a 'Pay' button, a name field, a routing number field, a search icon, an account number field, a dropdown menu for account type, a dollar amount field, and a 'No' button with an 'X' icon. The first row is for Jane Doe, the second for Ann Johnson, and the third for Ann Johnson. Below the rows is a '+ Add another pay to' link. At the bottom, there are three buttons: 'Complete ACH', 'Save for later' (circled in red), and 'Cancel'. A note indicates that an asterisk (\*) denotes a required field.

| Pay                                | Name        | Routing Number | Account Number | Account Type | Amount   | Action |
|------------------------------------|-------------|----------------|----------------|--------------|----------|--------|
| <input type="button" value="Pay"/> | Jane Doe    | 549613         | 091017523      | 6666666666   | Checking | 1.00   |
| <input type="button" value="Pay"/> | Ann Johnson |                | 042100175      | 7777777777   | Checking | 1.00   |
| <input type="button" value="Pay"/> | Ann Johnson | 657243547      | 042100175      | 7777777776   | Savings  | 1.00   |

+ Add another pay to

\* Indicates required field

You can select **Save as Template** to save your ACH File as a template to use in the future.



The screenshot shows the 'July Payroll' summary page. It has a navigation bar with 'Activity', 'Templates', 'File import templates', and 'Incoming'. A green message bar at the top says 'July Payroll was saved successfully'. Below the message, the title 'July Payroll' is followed by a table of summary information. At the bottom, there are two buttons: 'Return to ACH activity' and 'Save as template' (circled in red).

| July Payroll          |              |
|-----------------------|--------------|
| Reference number      | 49a4338b7c   |
| Effective date        | Aug 23, 2019 |
| Total withdrawal      | \$4.00       |
| Number of withdrawals | 1            |
| Total deposit         | \$4.00       |
| Number of deposits    | 4            |

[Return to ACH activity](#)



The system will bring you to the **Templates** section to review and save the ACH File as a template. Select **Save** at the bottom of the page once you review the template information.

+ Add another pay to

Allow additional rows

☐ No

\* Indicates required field

**Save** Cancel

## Importing an ACH File

Creating File Import Templates

### NACHA Import

Under **Payments and Transfers** select **ACH**.

HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS & DEPOSITS

## Payments & Transfers

Internal **ACH** Wire Bill pay

### ACH

Activity Templates File import templates Incoming

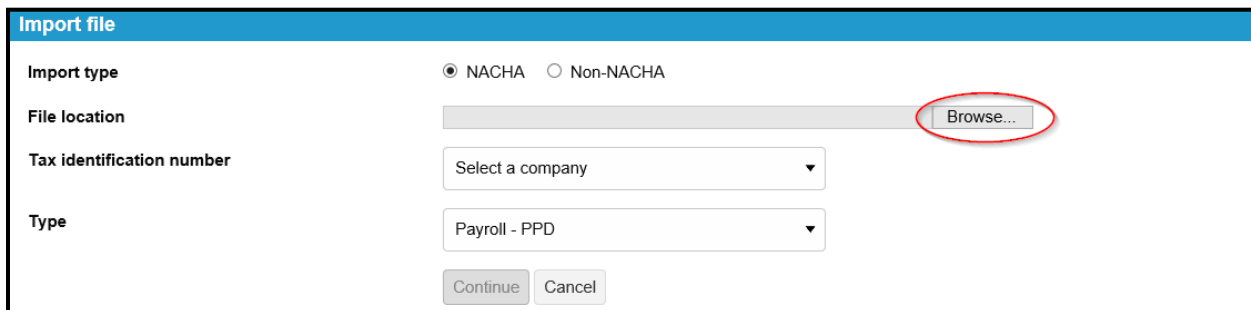
Date ▾ Description ▾ Status ▾ Withdrawal ▾ Deposit ▾ Type ▾

Next, select **Import File** to start the process of uploading your NACHA ACH File.



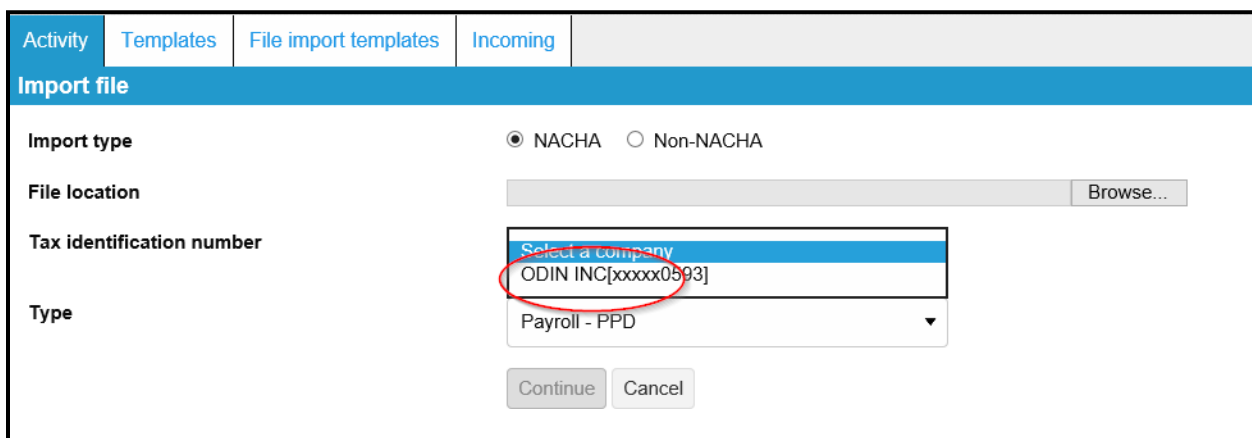
The screenshot shows the ACH Manager interface. At the top, there are tabs: Activity, Templates, File import templates, and Incoming. To the right of these tabs are links: + New payment, + New collection, and + Import file (circled in red). Below the tabs is a table with columns: Date, Description, Status, Withdrawal, Deposit, Type, and a Report button. The table contains one row for 'July Payroll' with a status of 'Disapproved'. To the right of the table is a 'Search activity' section with a 'Date' dropdown set to 'All activity'.

On the next screen, select **Browse** and locate the NACHA formatted file on your computer.



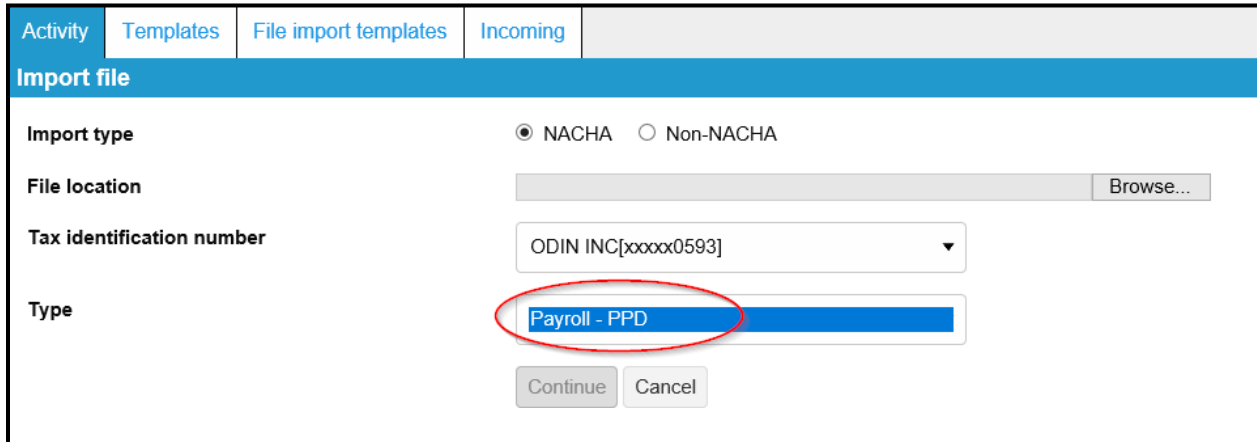
The screenshot shows the 'Import file' form. It has a title bar 'Import file'. Below it, there are fields: 'Import type' with radio buttons for 'NACHA' (selected) and 'Non-NACHA'; 'File location' with a text input field and a 'Browse...' button (circled in red); 'Tax identification number' with a dropdown menu showing 'Select a company'; and 'Type' with a dropdown menu showing 'Payroll - PPD'. At the bottom are 'Continue' and 'Cancel' buttons.

Select what entity will be originating the ACH File. **Note:** You will see a drop-down if you have multiple entities setup to process ACH Files.



The screenshot shows the 'Import file' form with the 'Tax identification number' dropdown menu open. The dropdown menu shows 'Select a company' and 'ODIN INC[xxxxx0593]' (circled in red). The 'File location' field is empty, and the 'Browse...' button is visible. The 'Type' dropdown menu is set to 'Payroll - PPD'. The 'Continue' and 'Cancel' buttons are at the bottom.

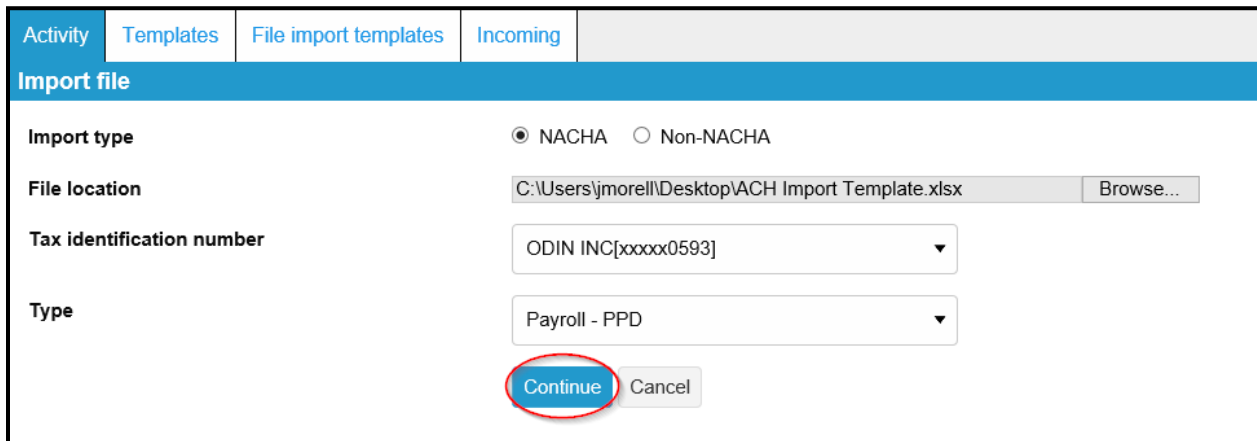
Next, select the **Type** of the ACH File you are importing. Select **Continue**.



The screenshot shows the 'Import file' form with the following fields and values:

- Activity:** Templates, File import templates, Incoming
- Import type:** ☒ NACHA ☐ Non-NACHA
- File location:** [Empty text box]
- Tax identification number:** ODIN INC[xxxxx0593]
- Type:** Payroll - PPD (highlighted in a red circle)
- Buttons:**

Select **Continue** and refer to **Initiating an ACH Transfer** section (Page 3) for guidance on how to complete each field.



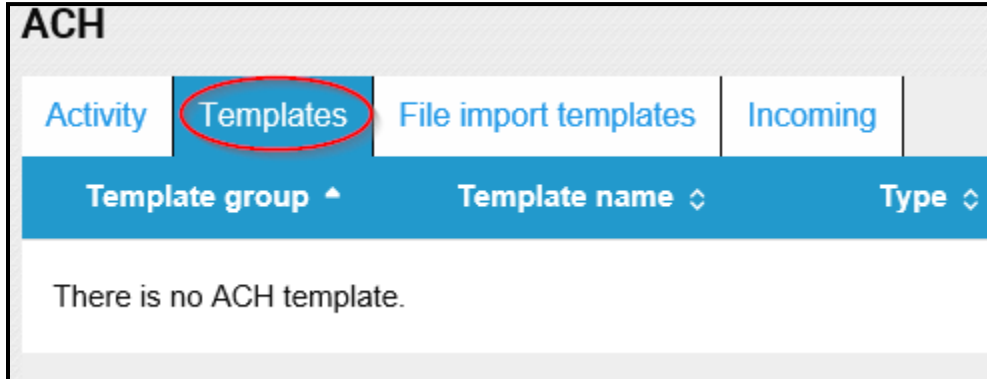
The screenshot shows the 'Import file' form with the following fields and values:

- Activity:** Templates, File import templates, Incoming
- Import type:** ☒ NACHA ☐ Non-NACHA
- File location:** C:\Users\jmorel\Desktop\ACH Import Template.xlsx
- Tax identification number:** ODIN INC[xxxxx0593]
- Type:** Payroll - PPD
- Buttons:**

## Templates

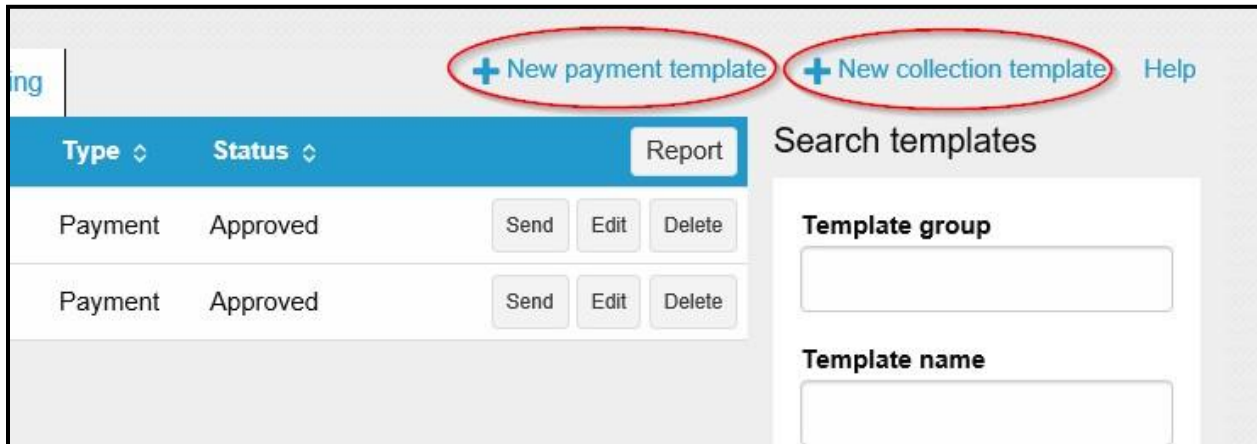
### Creating a Template

Select **Templates** tab on the main ACH screen.



| Activity                  | Templates       | File import templates | Incoming |
|---------------------------|-----------------|-----------------------|----------|
| Template group ▲          | Template name ◇ | Type ◇                |          |
| There is no ACH template. |                 |                       |          |

Select the type of template you would like to create. New Payment is a credit push and New Collection is debit pull. **Note:** In this example, we are creating an ACH Payroll File.



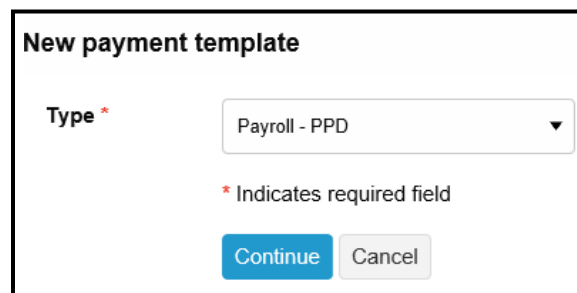
| Type ◇  | Status ◇ | Report           |
|---------|----------|------------------|
| Payment | Approved | Send Edit Delete |
| Payment | Approved | Send Edit Delete |

Search templates

Template group

Template name

Next, select the **Type** and select **Continue**.



**New payment template**

Type \* Payroll - PPD ▼

\* Indicates required field

Continue Cancel



Complete the section below, reference **Initiating an ACH Transfer** section (Page 3) for guidance on how to complete each field.

**Payroll**

|  |   |   |
|--|---|---|
| <b>Template name *</b><br>Payroll      | <b>Tax identification number</b><br>ODIN INC[xxxxx0593] | <b>Template group</b><br>Payroll <span>+ New</span> |
| <b>Type</b><br>Payment (Payroll - PPD) | <b>From amount</b><br><input type="text"/>              | <b>To amount</b><br><input type="text"/>            |
| <b>Total withdrawal</b><br>\$0.00      | <b>Total deposit</b><br>\$0.00                          |   |

Next, create a template group by selecting **New** next to **Template Group**.

**New template**

|  |   |  |
|--|---|--|
| <b>Template name *</b><br><input type="text"/> | <b>Tax identification number</b><br>ODIN INC[xxxxx0593] | <b>Template group</b><br>Payroll<br>Rent Collection <span>+ New</span> |
| <b>Type</b><br>Payment (Payroll - PPD)         | <b>From amount</b><br><input type="text"/>              | <b>To amount</b><br><input type="text"/>                               |
| <b>Total withdrawal</b><br>\$0.00              | <b>Total deposit</b><br>\$0.00                          |  |

**Note:** You can limit user access in the **User Access** section. Complete the remaining sections like you are creating a new ACH File referencing the **Initiating an ACH Transfer** section (Page 3) for guidance on how to complete each field. **Note:** Users must have access to the template to initiate or approve an ACH File.

**User access**

☐ All current and future users ☒ Specific users

☐ Deselect all

|  |  |
|--|--|
| <input type="checkbox"/> JORDAN APPROVER | <input checked="" type="checkbox"/> JORDAN |
|--|--|



Once all of your information is entered you will select **Save** on the bottom left of the **Template** page.

**Note:** Reference **Initiating an ACH Transfer** section (Page 3) for guidance on how to complete each field.

The screenshot shows the ACH Template page. At the top, there is a 'Pay' button and several input fields. Below these, there is a '+ Add another pay to' link and a section for 'Allow additional rows' with a 'No' checkbox. At the bottom left, the 'Save' button is circled in red, next to a 'Cancel' button. A legend indicates that an asterisk (\*) denotes a required field.

The template will be saved under your **Templates** tab at the top of the ACH screen.

The screenshot shows the 'Payments & Transfers' section of the application. It includes tabs for 'Internal', 'ACH', 'Wire', and 'Bill pay'. The 'ACH' section is active, showing a sub-header with tabs for 'Activity', 'Templates', 'File import templates', and 'Incoming'. The 'Templates' tab is selected and circled in red. A '+ New payment template' link is visible. Below the tabs is a table with columns: 'Template group', 'Template name', 'Type', 'Status', and 'Report'. The table contains two rows of payroll templates.

| Template group | Template name | Type    | Status   | Report           |
|----------------|---------------|---------|----------|------------------|
| Payroll        | July Payroll  | Payment | Approved | Send Edit Delete |
| Payroll        | Odin Payroll  | Payment | Approved | Send Edit Delete |

### Initiating an ACH File Using a Template

Select **Templates** on the main ACH screen.

| ACH              |                 |                       |          |                        |             |
|------------------|-----------------|-----------------------|----------|------------------------|-------------|
| Activity         | Templates       | File import templates | Incoming | + New payment template |             |
| Template group ^ | Template name ^ | Type ^                | Status ^ | Report                 |             |
| ▼ Payroll        | July Payroll    | Payment               | Approved | Send                   | Edit Delete |
| ▼ Payroll        | Odin Payroll    | Payment               | Approved | Send                   | Edit Delete |

Next to the template, select **Send** to initiate an ACH File. If you need to make changes to the template select **Edit**. If the template is no longer needed, select **Delete**.

| ACH              |                 |                       |          |                        |             |
|------------------|-----------------|-----------------------|----------|------------------------|-------------|
| Activity         | Templates       | File import templates | Incoming | + New payment template |             |
| Template group ^ | Template name ^ | Type ^                | Status ^ | Report                 |             |
| ▼ Payroll        | Odin Payroll    | Payment               | Approved | Send                   | Edit Delete |

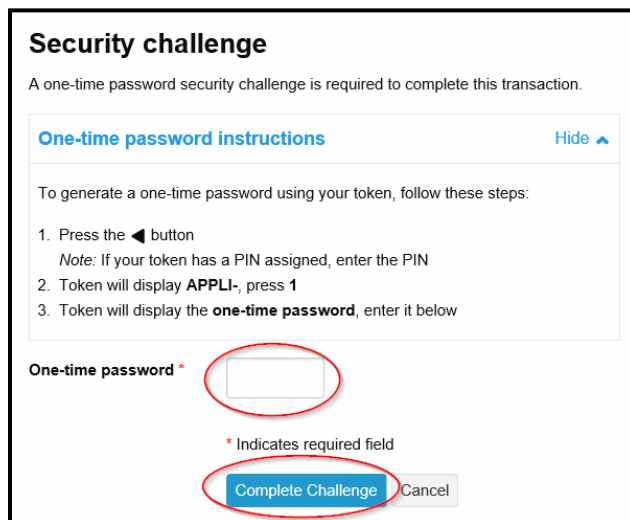
Next, it will bring you to the **Template** for your review. Once you have reviewed the information select **Complete ACH**.

|                              |     |         |           |            |         |
|------------------------------|-----|---------|-----------|------------|---------|
| Pay <input type="checkbox"/> | Ann | Johnson | 042100175 | 7777777776 | Savings |
|------------------------------|-----|---------|-----------|------------|---------|

\* Indicates required field

**Complete ACH** Save for later Cancel

After selecting **Complete ACH** you will be asked to enter a **One-Time Password** from your token. Enter the code without your 4-digit PIN. Select **Complete Challenge**.



**Security challenge**

A one-time password security challenge is required to complete this transaction.

**One-time password instructions** [Hide ▲](#)

To generate a one-time password using your token, follow these steps:

1. Press the ◀ button  
*Note: If your token has a PIN assigned, enter the PIN*
2. Token will display **APPLI-**, press **1**
3. Token will display the **one-time password**, enter it below

**One-time password \***

\* Indicates required field

[Complete Challenge](#) [Cancel](#)

Next, you will receive a system and email notification regarding the status of your ACH File. It is important to review these notifications to ensure your ACH File will process accordingly.

Please reference the **Notifications** section of your ACH Manager User Guide (starting on Page 14).



## Same-Day ACH

### Create Same-Day ACH

Same-Day ACHs can be setup when creating a **New Payment** or **New Collection**. In addition, they can be setup from an **ACH Template** or **ACH Import**.

Same-Day ACH Transfers must be initiated prior to **11:00 a.m. CST** on the Effective Date. Any Same-Day ACH Transfer initiated after the 11:00 a.m. CST cut-off time will be processed on the next Business Day.

In order to create a Same-Day ACH you must check the **Same-Day box**. This will change the **Effective Date** to the current Business Day. Same-Day ACHs have an additional cost. Please reference the Business Banking Fee Schedule.

Activity Templates File import templates

### ABC Companies Payment

Description \* ABC Companies Payment

Tax identification number [REDACTED]

Effective date \* 06/17/2020 SELECT ☒ Same day ☐ Repeat

Additional fees may apply for same day ACH.

| Type                                | Total withdrawal | Total deposit |
|-------------------------------------|------------------|---------------|
| Payment (Prearranged deposit - PPD) | \$0.00           | \$0.00        |

Batch

| Name | Company      | Company description |
|------|--------------|---------------------|
|      | [XXXXXXXXXX] | ABC Compan          |

## Recurring ACH



### Create Recurring ACH

Recurring ACHs can be setup when creating a **New Payment** or **New Collection**. In addition, they can be setup from an **ACH Template**. In the ACH File, you will see a **Repeat box** next to the **Effective Date**. You must check the **Repeat box** to setup the Recurring ACH.

The **Effective Date** will be the business day you would like the ACH transfer to begin.

From the **Frequency** drop-down you will choose how often you would like the ACH transfer to occur. (Ex. Daily, Weekly, Monthly, Annually, etc.)

You can enter an **End Date**. This will be the date the ACH transfer is cancelled. You are not required to enter an End Date. If you leave the End Date blank, the ACH transfer will continue until manually cancelled.

| ABC Companies, LLC  |  |                      |
|---|--|----------------------|
| <b>Description *</b>  | <b>Tax identification number</b>   |                      |
| ABC Companies, LLC  | <div></div>  |                      |
| <b>Effective date *</b>   | <input checked="" type="checkbox"/> Repeat   |                      |
| 06/26/2020  SELECT |  |                      |
| <b>Frequency</b>  | <b>End date</b>  |                      |
| Weekly ▼  | <div></div>  SELECT |                      |
| <b>Type</b>   | <b>Total withdrawal</b>  | <b>Total deposit</b> |
| Payment (Prearranged deposit - PPD)   | \$0.00   | \$0.00               |
| Batch   |  |                      |

**Note:** If you choose the Effective Date to be the 1<sup>st</sup> of the Month and choose a Frequency of Monthly, any future ACH transfers that would fall on a non-business day will process the following business day. (**Example:** If the 1<sup>st</sup> of the Month is on a Saturday, the ACH transfer will process on the following Monday, if it is not a bank holiday.)



### Edit a Recurring ACH

On your **Activity Tab**, you will see the **Recurring Entry** with the options **Copy**, **Edit** or **Delete**. To change your Recurring ACH, click **Edit**.

| Activity       |                  | Templates       |              | File import templates |         |        |      |        |  |
|----------------|------------------|-----------------|--------------|-----------------------|---------|--------|------|--------|--|
| Date ▾         | Description ▾    | Status ▾        | Withdrawal ▾ | Deposit ▾             | Type ▾  | Report |      |        |  |
| ♥ Jul 22, 2020 | Recurring Test 4 | Recurring Entry | 3.00         | 3.00                  | Payment | Copy   | Edit | Delete |  |

**NOTE:** You will always want to review the **Effective Date**. The **Effective Date** of the Recurring ACH is the date the changes will take effect.

If you need to change the ACH File the business day prior to the next Effective Date, please contact the eBanking Department @ 1-877-213-5172 (Press 2) for guidance.

|   |  |  |  |                       |  |               |  |  |  |                  |
|---|--|--|--|-----------------------|--|---------------|--|--|--|------------------|
| Activity  |  | Templates  |  | File import templates |  |               |  |  |  |                  |
| <b>Recurring Test 4</b>   |  |  |  |                       |  |               |  |  |  | Undo all changes |
| Description *   |  | Tax identification number  |  |                       |  |               |  |  |  |                  |
| <input type="text" value="Recurring Test 4"/>   |  | <input type="text" value=""/>  |  |                       |  |               |  |  |  |                  |
| Effective date *  |  | <input type="checkbox"/> Repeat  |  |                       |  |               |  |  |  |                  |
| <input type="text" value="7/22/2020"/>  SELECT |  |  |  |                       |  |               |  |  |  |                  |
| Frequency   |  | End date   |  |                       |  |               |  |  |  |                  |
| <input type="text" value="Monthly"/> ▾  |  | <input type="text" value=""/>  SELECT |  |                       |  |               |  |  |  |                  |
| Status  |  | Type   |  | Total withdrawal      |  | Total deposit |  |  |  |                  |
| Recurring Entry   |  | Payment (Prearranged deposit - PPD)  |  | \$3.50                |  | \$3.50        |  |  |  |                  |
| Batch   |  |  |  |                       |  |               |  |  |  |                  |

Once you click **Edit**, you will see the ACH File and you can make any necessary changes. Once the changes have been updated, you can click **Save for Later** and complete the **Security Challenge**.

### Cancel Recurring ACH

On your **Activity Tab**, you will see the **Recurring Entry** with the options **Copy**, **Edit** or **Delete**. To delete your Recurring ACH, click **Delete**.

| Activity       |                  | Templates       |              | File import templates |         |        |      |        |
|----------------|------------------|-----------------|--------------|-----------------------|---------|--------|------|--------|
| Date ▾         | Description ▾    | Status ▾        | Withdrawal ▾ | Deposit ▾             | Type ▾  | Report |      |        |
| ▼ Jul 22, 2020 | Recurring Test 4 | Recurring Entry | 3.00         | 3.00                  | Payment | Copy   | Edit | Delete |

Under **Deletion Type**, you will choose either **Delete All Transfers** or **Delete This Transfer**.

If you want to delete all future ACHs, you should choose **Delete All Transfers** and **Delete ACH** button.

If you want to delete only the next ACH File referenced by the Effective Date on the screen, you can choose **Delete This Transfer**. Click **Delete ACH**.

If you need to delete the ACH File the business day prior to the next Effective Date, please contact the eBanking Department @ 1-877-213-5172 (Press 2) for guidance.

|   |  |   |                                |  |  |  |
|---|--|---|--------------------------------|--|--|--|
| Activity  | Templates  | File import templates   |                                |  |  |  |
| <h3>Delete recurring file</h3> <p>Deletion type</p> <div> <input checked="" type="button" value="Delete all transfers"/> <input type="button" value="Delete this transfer"/> </div> |  |   |                                |  |  |  |
| <h3>Recurring Test 4</h3>   |  |   |                                |  |  |  |
| <b>Description</b><br>Recurring Test 4  |  | <b>Tax identification number</b><br>MEGAN SINGSAAS[xxxxx2962] |                                |  |  |  |
| <b>Effective date</b><br>Jul 22, 2020   |  | <input checked="" type="checkbox"/> Repeat                    |                                |  |  |  |
| <b>Frequency</b><br>Monthly   |  | <b>End date</b>   |                                |  |  |  |
| <b>Status</b><br>Recurring Entry  | <b>Type</b><br>Payment (Prearranged deposit - PPD) | <b>Total withdrawal</b><br>\$3.50                             | <b>Total deposit</b><br>\$3.50 |  |  |  |



## Quick Reference

### Activity

The **Activity** section provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

**Note:** You can select or tap ♥ next to any transfer to see additional details about the transfer.

### Payments & Transfers

InternalACHWireBill pay

#### ACH

ActivityTemplatesFile import templatesIncoming+ New payment

| Date  | Description  | Status      | Withdrawal | Deposit | Type    | Report           |
|---|--------------|-------------|------------|---------|---------|------------------|
| Aug 15, 2019  | July Payroll | Disapproved | 4.00       | 4.00    | Payment | Copy             |
| Reference number: 8f2439fb4b<br>Payment type: Payroll - PPD<br>Issued by:<br>Issued date: Aug 14, 2019 08:54:07 AM<br>Item count: 5 |              |             |            |         |         |                  |
| ♥ Aug 15, 2019  | July Payroll | Disapproved | 4.00       | 4.00    | Payment | Copy             |
| ♥ Aug 15, 2019  | July Payroll | Disapproved | 4.00       | 4.00    | Payment | Copy             |
| ♥ Jul 31, 2019  | July Payroll | Saved       | 4.00       | 4.00    | Payment | Copy Edit Delete |

You can view additional ACH Files by selecting **More ACH Activity** at the bottom of the page.

|                   |                            |           |       |       |            |      |
|-------------------|----------------------------|-----------|-------|-------|------------|------|
| ♥ Jun 24, 2019    | Megan Singaas<br>6.20.2019 | Processed | 5.00  | 5.00  | Payment    | Copy |
| ♥ Jun 24, 2019    | Megan Singaas<br>6.21.19   | Processed | 10.00 | 10.00 | Collection | Copy |
| More ACH activity |                            |           |       |       |            |      |



### Search for ACH Transactions

To search for prior ACH Files or entries, locate **Search Activity** on the right hand-side of the ACH page.

**Search activity**

**Date**  

All activity ▼

**Type**  

All types ▼

**Amount**  
  
Example: 40 or 10.00-50.00

**Tax identification number**  

All ▼

**Description**

**Reference number**

**Priority**  

All ▼

**Status**  

All ▼

\* Indicates required field

Search

Clear search

### Searching options are:

- Date
- Type
- Amount
- Tax Identification Number
- Description
- Reference Number
- Priority
- Status

## Reporting

Information can be extracted by selecting the **Report** button. The report function allows you to search for **ACH File**, **Batch Information** and or **Transactions Information**. The report can be saved as a PDF or Excel format (.csv) (PDF examples below).

| Activity     | Templates     | File import templates | Incoming     | + New payment + |         |        |      |
|--------------|---------------|-----------------------|--------------|-----------------|---------|--------|------|
| Date ▾       | Description ▾ | Status ▾              | Withdrawal ▾ | Deposit ▾       | Type ▾  | Report |      |
| Jul 31, 2019 | July Payroll  | Saved                 | 1.00         | 1.00            | Payment | Copy   | Edit |

### Activity report

**Summary**

1 ACH file 1 batch

Select

**Type \***

☐ File information

☐ Batch information

☐ Transactions

**Format**

PDF (.pdf)

Comma-separated values (.csv)

Download report Cancel

- **File Information** - Provides an overview of the batches within the file.

| Transfer List          |                          |                  |            |               |         |                     |              |             |  | Page 1 of 1 |
|------------------------|--------------------------|------------------|------------|---------------|---------|---------------------|--------------|-------------|--|-------------|
| Frandsen Bank & Trust  |                          |                  |            |               |         |                     |              |             |  |             |
| Transfer Description   | Transfer Type            | Date             | Item Count | Addenda Count | Batches | Credit Amount       | Debit Amount | Reference # |  |             |
| July Payroll           | Payment - Payroll        | 07/31/19         | 5          | 0             | 1       | \$4.00              | \$4.00       | 86c4cea9b7  |  |             |
| Transfer Status: Saved | Issued By: JORDAN MORELL | Reviewer's Name: |            |               |         | Review Date & Time: |              |             |  |             |
| Pending Approvals: 0   |                          |                  |            |               |         |                     |              |             |  |             |
|                        |                          |                  |            |               |         |                     |              |             |  |             |
| Total Item Count:      |                          | 5                |            |               |         |                     |              |             |  |             |
| Total Addenda Count:   |                          | 0                |            |               |         |                     |              |             |  |             |
| Total Batches:         |                          | 1                |            |               |         |                     |              |             |  |             |
| Total Credit Amount:   |                          | \$4.00           |            |               |         |                     |              |             |  |             |
| Total Debit Amount:    |                          | \$4.00           |            |               |         |                     |              |             |  |             |



- **Batch Information** - Provides detail on each batch.

| Batch List            |     |                      |              |                |            |        |                  |        |        |
|-----------------------|-----|----------------------|--------------|----------------|------------|--------|------------------|--------|--------|
| Frandsen Bank & Trust |     |                      |              |                |            |        |                  |        |        |
| Batch#                | SEC | Transfer Description | Company Name | Effective Date | Item Count | Status | Reference Number | Credit | Debit  |
| 1                     | PPD | July Payroll         | ODIN INC     | 07/31/2019     | 5          | Saved  | 86c4cea9b7       | \$4.00 | \$4.00 |
| Total Batches:        |     |                      | 1            |                |            |        |                  |        |        |
| Total Item Count:     |     |                      | 5            |                |            |        |                  |        |        |
| Total Credit Amount:  |     |                      | \$4.00       |                |            |        |                  |        |        |
| Total Debit Amount:   |     |                      | \$4.00       |                |            |        |                  |        |        |

- **Transactions** - Provides details on each entry within the ACH File.

| All Transactions         |     |                     |                |        |                |              |        |       |           |  |
|--------------------------|-----|---------------------|----------------|--------|----------------|--------------|--------|-------|-----------|--|
| Frandsen Bank & Trust    |     |                     |                |        |                |              |        |       |           |  |
| Transfer Description:    |     | July Payroll        |                |        |                |              |        |       |           |  |
| Transfer Type:           |     | Payment - Payroll   |                |        |                |              |        |       |           |  |
| Company Name:            |     | ODIN INC            |                |        |                |              |        |       |           |  |
| Issued By:               |     | JORDAN MORELL       |                |        |                |              |        |       |           |  |
| Reviewer's Name:         |     |                     |                |        |                |              |        |       |           |  |
| Review Date and Time:    |     |                     |                |        |                |              |        |       |           |  |
| Placement Date and Time: |     | 07/24/2019 02:10:25 |                |        |                |              |        |       |           |  |
| Batch#                   | SEC | Recipient Name      | Effective Date | Status | Account Number | Account Type | Amount | CR/DR | RT        |  |
| 1                        | PPD | CHECKING            | 07/31/19       | Saved  | 1110382849     | Checking     | \$4.00 | DR    | 091901202 |  |
| 1                        | PPD | Jon Smith           | 07/31/19       | Saved  | 5555555555     | Checking     | \$1.00 | CR    | 091000019 |  |
| 1                        | PPD | Jane                | 07/31/19       | Saved  | 6666666666     | Checking     | \$1.00 | CR    | 091017523 |  |
| 1                        | PPD | Ann                 | 07/31/19       | Saved  | 7777777777     | Checking     | \$1.00 | CR    | 042100175 |  |
| 1                        | PPD | Ann                 | 07/31/19       | Saved  | 7777777776     | Savings      | \$1.00 | CR    | 042100175 |  |
| Total Transactions: 5    |     |                     |                |        |                |              |        |       |           |  |

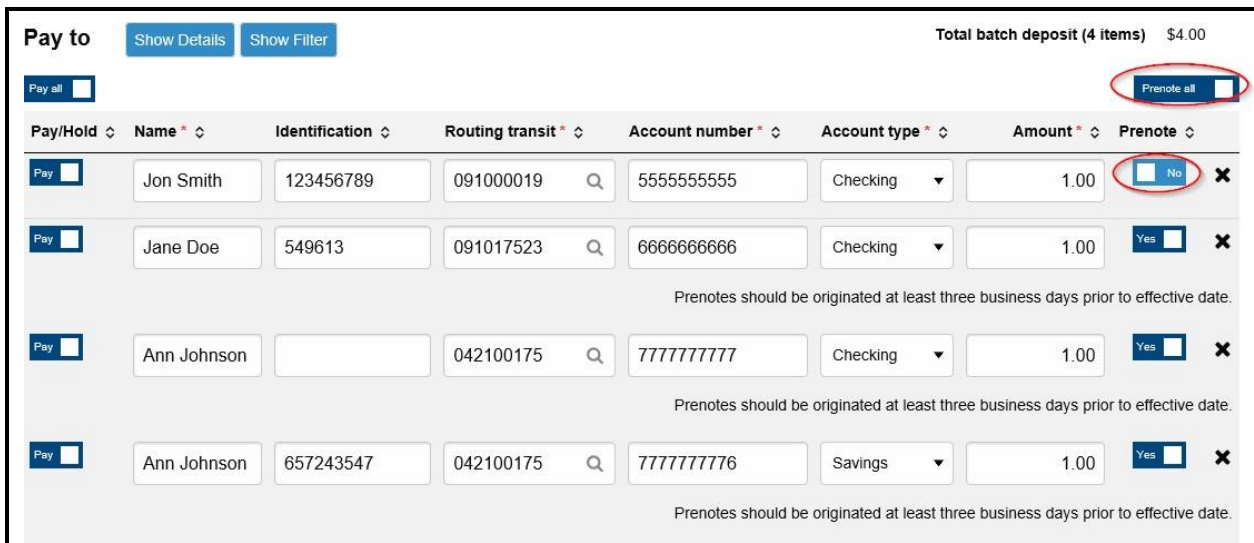
## Prenotifications

Prenotifications (Prenotes) are zero-dollar entries. Prenotes are used within the ACH Network to verify that the account is open and active. They do not validate the name of the accountholder.

If you would like to process an ACH Prenote File, you can check the box **Prenote None** (it will change to **Prenote All**).

To select an individual transaction for an ACH Prenote, to the right of the entry, select the **No Radio Button** (it will change it to **Yes**).

**Note:** You must wait three banking days before sending the live ACH File. If you create an ACH File with only pre-notifications, the security challenge will not be required.



Pay to Show Details Show Filter Total batch deposit (4 items) \$4.00

Pay all Prenote all

| Pay/Hold         | Name        | Identification | Routing transit | Account number | Account type | Amount | Prenote          |
|------------------|-------------|----------------|-----------------|----------------|--------------|--------|------------------|
| <span>Pay</span> | Jon Smith   | 123456789      | 091000019       | 5555555555     | Checking     | 1.00   | <span>No</span>  |
| <span>Pay</span> | Jane Doe    | 549613         | 091017523       | 6666666666     | Checking     | 1.00   | <span>Yes</span> |
| <span>Pay</span> | Ann Johnson |                | 042100175       | 7777777777     | Checking     | 1.00   | <span>Yes</span> |
| <span>Pay</span> | Ann Johnson | 657243547      | 042100175       | 7777777776     | Savings      | 1.00   | <span>Yes</span> |

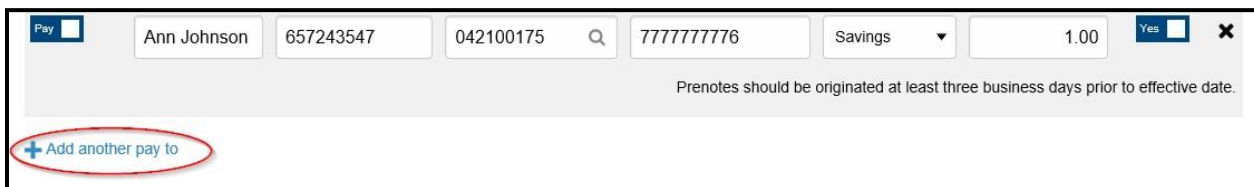
Prenotes should be originated at least three business days prior to effective date.

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## Adding a Transaction

If you need to add more payees to send or collect funds, choose **Add Row** on the bottom left of the screen.



Pay Ann Johnson 657243547 042100175 7777777776 Savings 1.00 Yes

Prenotes should be originated at least three business days prior to effective date.

+ Add another pay to



### Removing a Transaction

To remove a business or individual from an ACH File select the **X** to the right of that line entry. This will permanently remove the entry from the ACH File.

Pay ☐ Ann Johnson 657243547 042100175 7777777776 Savings 1.00 Yes ☐ **X**

Prenotes should be originated at least three business days prior to effective date.

+ Add another pay to

### Holding a Transaction

One of the benefits of ACH Manager is you are able to use prior processed ACH Files as a starting point. To place a business or individual on hold, select the **Pay** button (will switch to **Hold**) to the left of the row you would like to remove from the ACH File. This will not permanently remove the business or individual from the ACH File. It will just place the transaction on hold from this specified ACH File.

Pay ☐ Ann Johnson 042100175 7777777776 Checking 1.00 ☐ No **X**

**Hold** ☐ Ann Johnson 657243547 042100175 7777777776 Savings 1.00 ☐ No

### Payment Related Information

Additional payment related information can be added to a transaction by selecting **Show Details** at the top of the **Pay To** or **Pay From** sections based on your payment type. **Note:** Payment related information is limited to 60 characters.

To add Payment Related Information, select **Show Details** (will switch to Hide Details).

Pay to **Hide Details** Show Filter Total batch deposit (3 items) \$3.00

Pay all ☐ Prenote none ☐

| Pay/Hold                     | Name      | Identification | Routing transit | Account number | Account type | Amount | Prenote                              |
|------------------------------|-----------|----------------|-----------------|----------------|--------------|--------|--------------------------------------|
| Pay <input type="checkbox"/> | Jon Smith | 123456789      | 091000019       | 5555555555     | Checking     | 1.00   | <input type="checkbox"/> No <b>X</b> |

Discretionary data

Payment information