FRANDSEN BANK & TRUST

ACH

USER GUIDE

eBanking Department
eBanking@frandsenbank.com
1.877.213.5172 (press#2)

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CA040320

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Accessing ACH Manager

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

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

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):
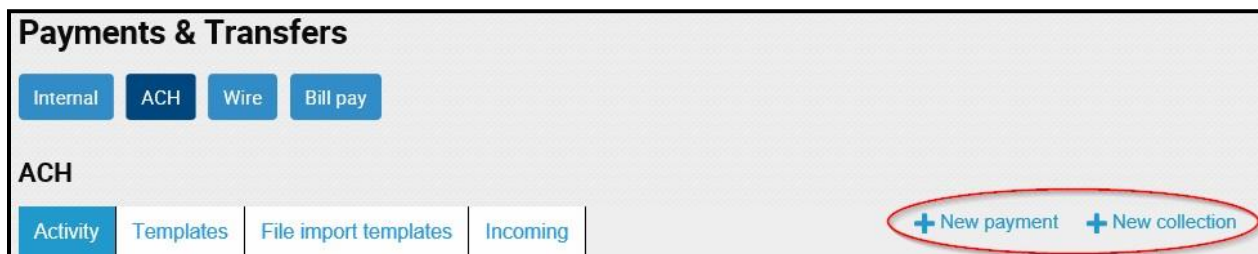
- Payroll Direct Deposit
- Vendor Payment (Accounts Payable)

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.

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

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

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.

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.

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

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.

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**.

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)
    - o   Refer to Prenotification section (see Table of Contents)
- **Add Another Pay To** – Add additional business or customer entry fields.

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).

ACH Collection Payment

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

Next, select the **Type** of payment you would like to collect. Select **Continue**.
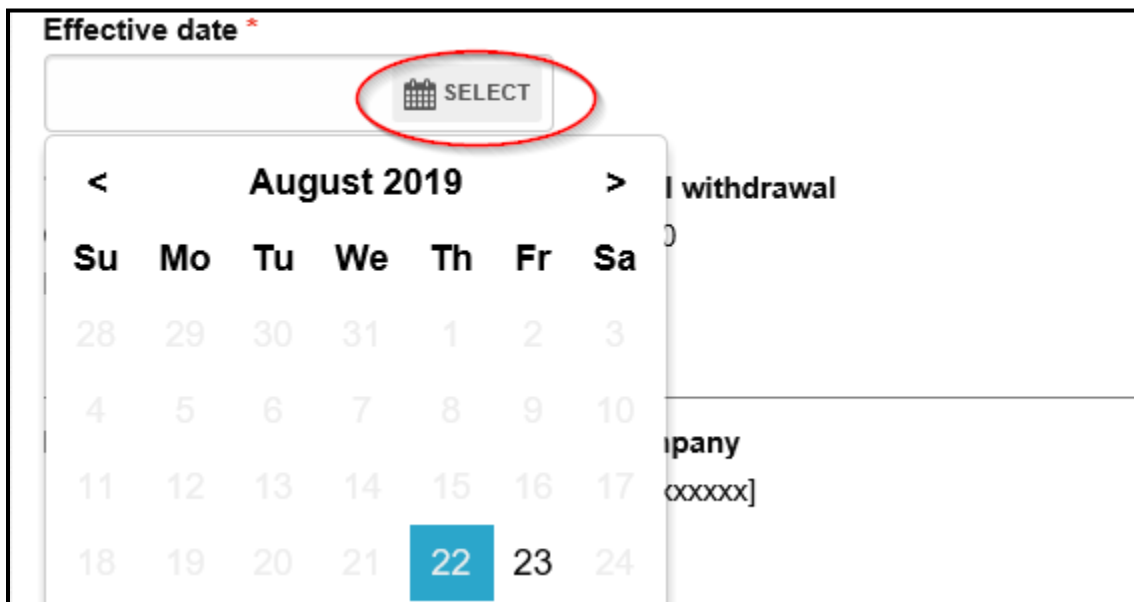
In the **Description** field, enter a description of the ACH File (ex. Rent, Accounts Receivables, Membership Dues). **Note:** In this example, we are processing a consumer rent collection file.

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.

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.

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

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**.

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.

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.

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".

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.
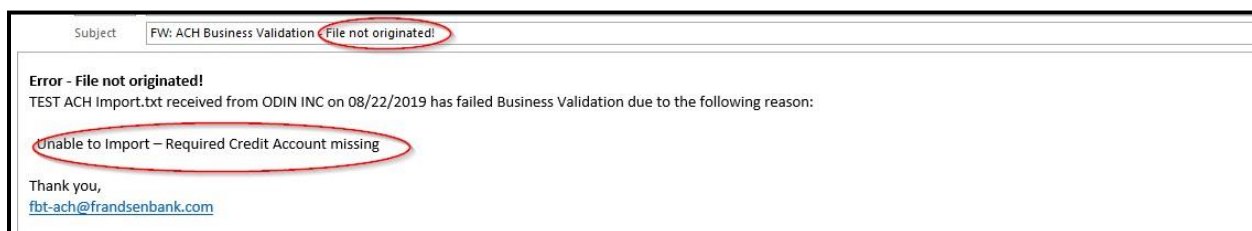
Dual-Control: System & Email Notifications

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.

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".
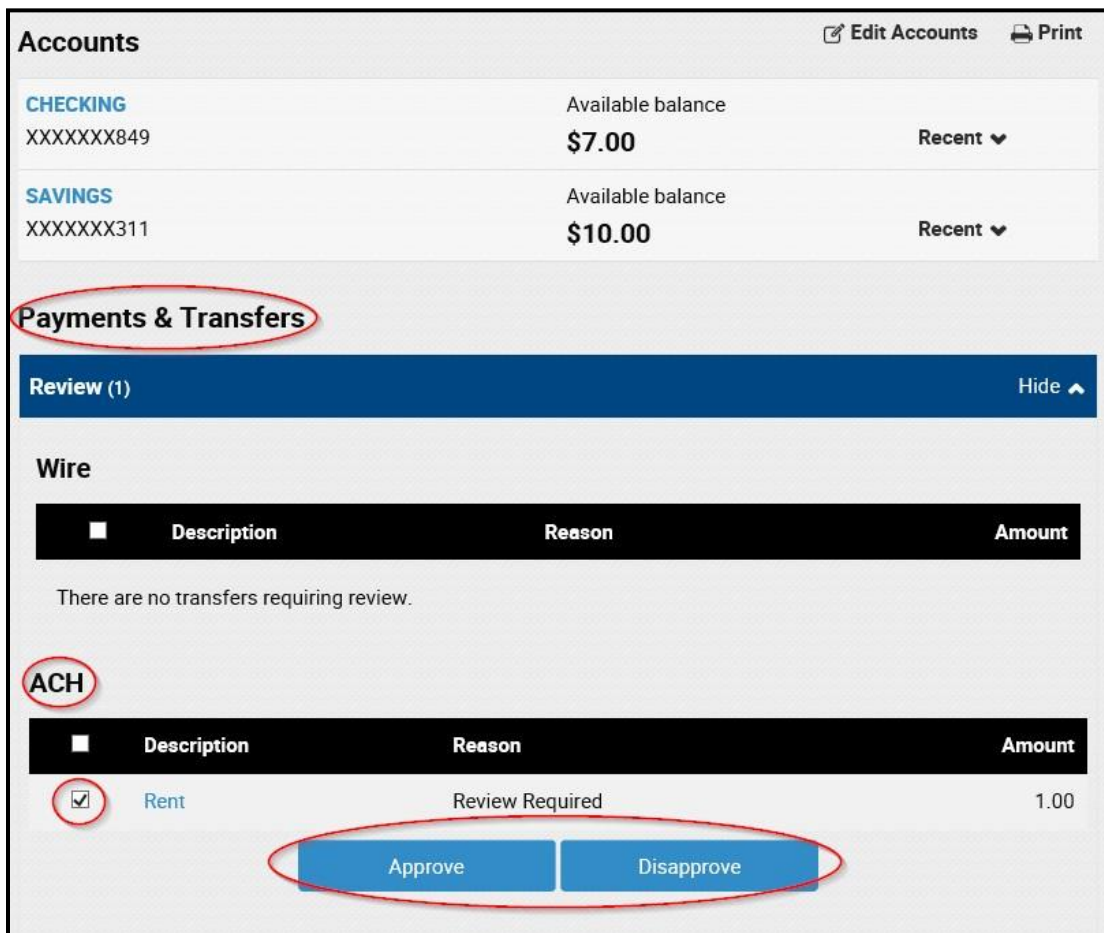
Dual-Control: Approving ACH File

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.

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**.

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.

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.

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

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.

Importing an ACH File

Creating File Import Templates

NACHA Import

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

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<tagline>Real people. Real results.</tagline>
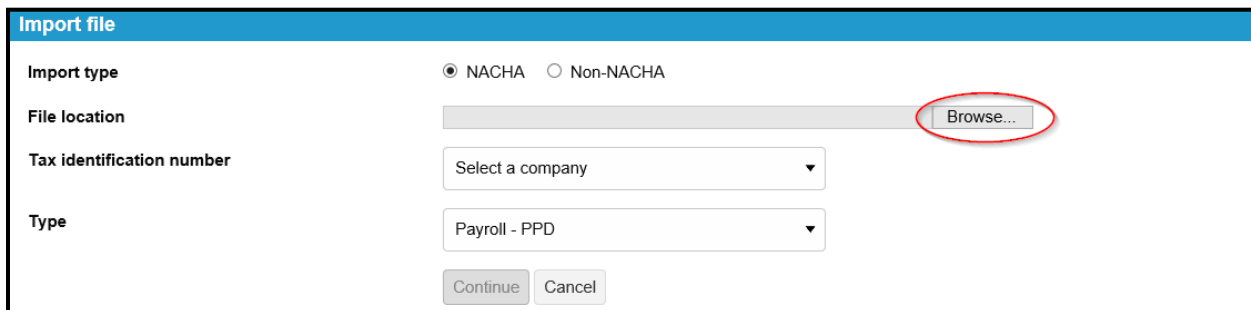
<title>ACH Manager</title>

<subtitle>User Guide</subtitle>

Next, select **Import File** to start the process of uploading your NACHA ACH File.
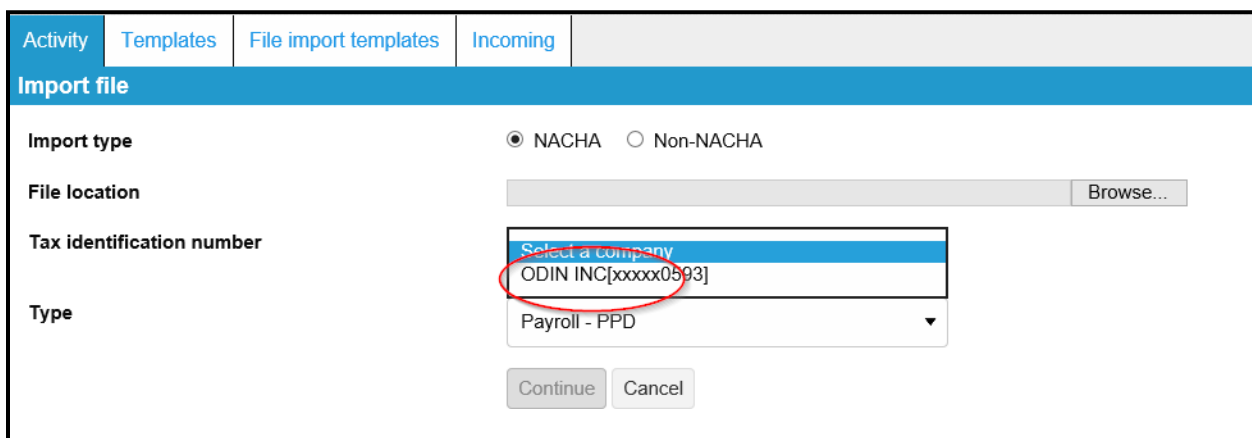
On the next screen, select **Browse** and locate the NACHA formatted file on your computer.

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.

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

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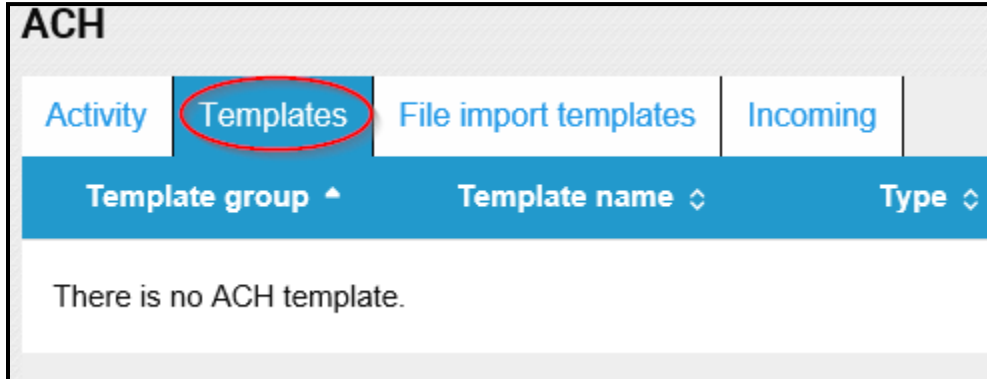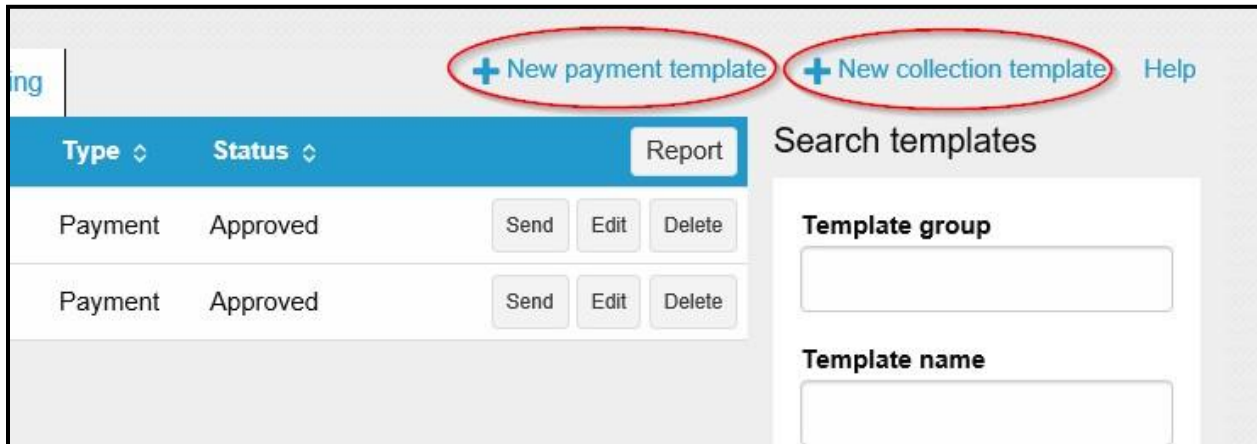
Templates

Creating a Template

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

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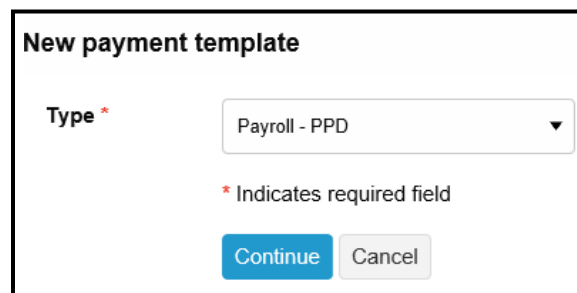
Next, select the **Type** and select **Continue**.

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

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

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.

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

Initiating an ACH File Using a Template

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

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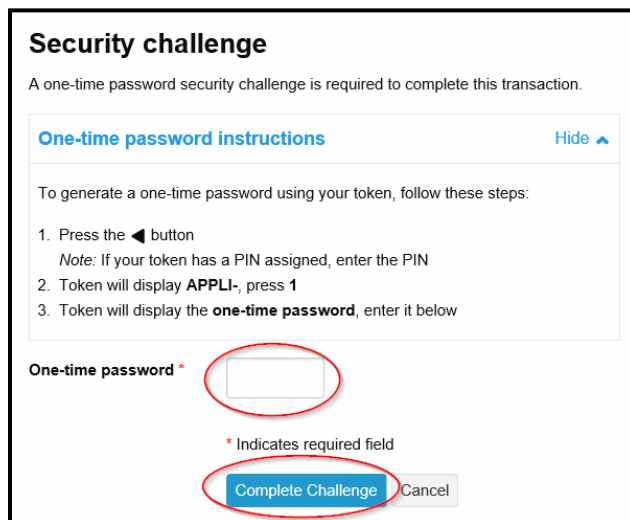
Next, it will bring you to the **Template** for your review. Once you have reviewed the information select **Complete ACH**.

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).

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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 <u>after</u> 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 <u>current</u> Business Day. Same-Day ACHs have an additional cost. Please reference the Business Banking Fee Schedule.

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

Description *
ABC Companies, LLC

Tax identification number

Effective date *
06/26/2020   📅 SELECT   ☑ Repeat

Frequency
Weekly ▼

End date
📅 SELECT

Type
Payment (Prearranged deposit - PPD)

Total withdrawal
$0.00

Total deposit
$0.00

Batch

Note: If you choose the Effective Date to be the 1st 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 1st of the Month is on a Saturday, the ACH transfer will process on the following Monday, if it is not a bank holiday.)

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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**.

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.

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**.

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.

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.

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

Search for ACH Transactions

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

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).

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

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

				Effective	Item		Reference		
Batch#	SEC	Transfer Description	Company Name	Date	Count	Status	Number	Credit	Debit
1	PPD	July Payroll	ODIN INC	07/31/2019	5	Saved	86c4cea9b7	$4.00	$4.00

Batch List
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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.

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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

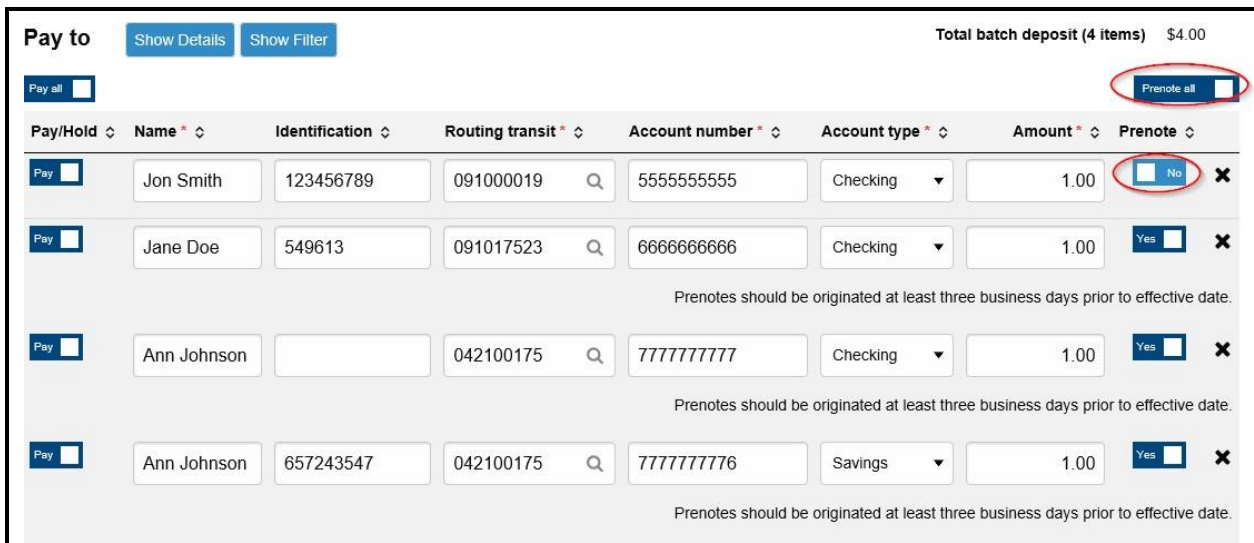| Batch#	SEC	Recipient Name	Effective Date	Status	Account Number	Account Type	Amount	CR/DR	RT
1	PPD	CHECKING	07/31/19	Saved	1110382849	Checking	$4.00	DR	091901202
1	PPD	Jon Smith	07/31/19	Saved	5555555555	Checking	$1.00	CR	091000019
1	PPD	Jane	07/31/19	Saved	6666666666	Checking	$1.00	CR	091017523
1	PPD	Ann	07/31/19	Saved	7777777777	Checking	$1.00	CR	042100175
1	PPD	Ann	07/31/19	Saved	7777777776	Savings	$1.00	CR	042100175
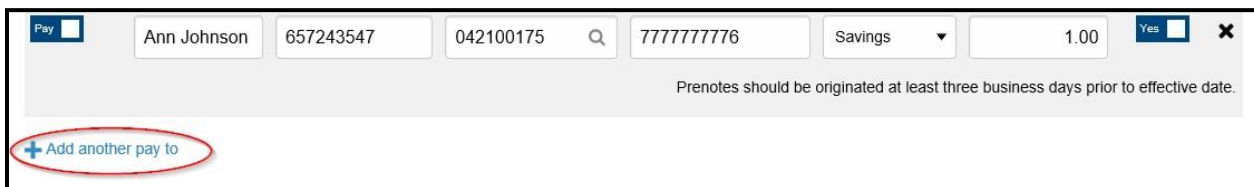
Total Transactions: 5

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.

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.

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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.

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.

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).