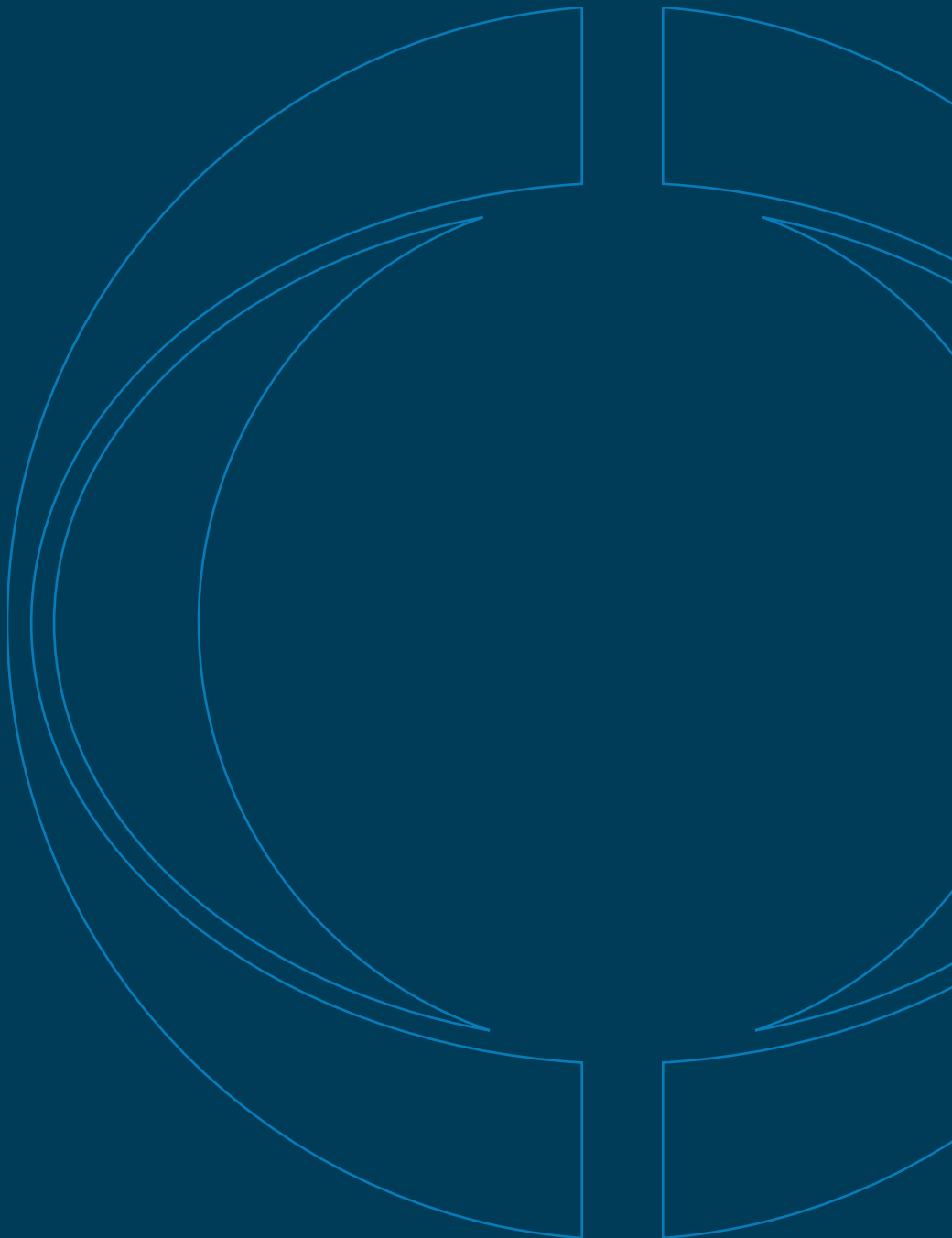
BANC OF CALIFORNIA

USER GUIDE:

ACH ORIGINATION & APPROVAL

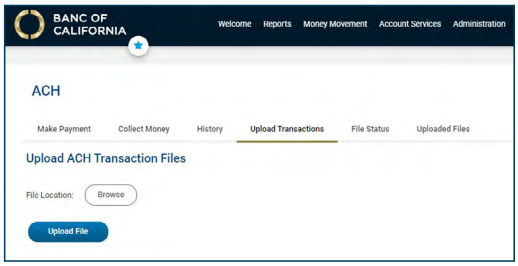


BANC OF CALIFORNIA

User Guide: ACH Origination & Approval

Submitting an ACH Nacha File Upload.

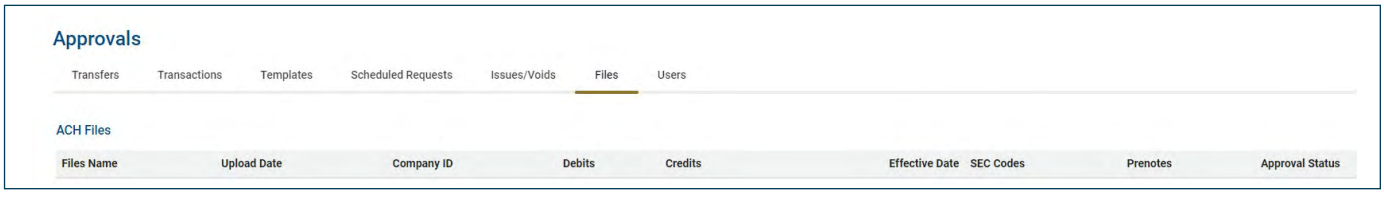
1 Click **Money Movement** > **ACH** > **Upload Transactions**. Click **Browse** and select the file **Upload File**.



Approve Uploaded ACH Files.

1 Click one of the following:
- Approvals > Files
- Money Movement > ACH > File Status

2 Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose):



3 Select the files you want to approve and then click **Continue**.

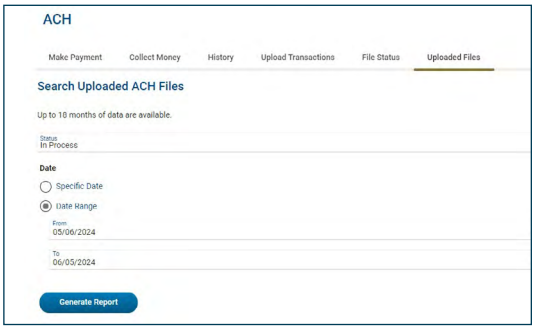
4 Verify the files as needed and then click one of the following:
- **Approve**: Approve all transactions in the file now; more approvals are required.
- **Transmit**: Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
- Complete additional user validation using your token.

Check the Status of ACH Files.

Check the status of ACH files that were uploaded in the past 30 days.

1 Click **Money Movement** > **ACH** > **Uploaded Files**.

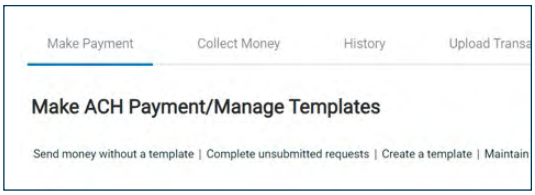
2 Complete the following fields:
- **Status**: Verifying, Pending, Approval, Rejected, Transmitted, Confirmed and/or In Process
- **Date**: Specific Date or Date Range



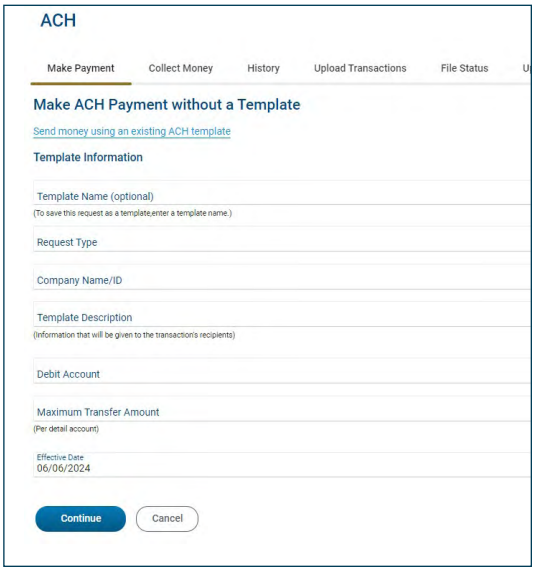
Making an ACH Payment without a Template.

1 Click **Money Movement** > **ACH** > **Make ACH Payment/Manage templates**.

2 Click the **Send Money Without a Template** link



3 Please note all fields are required unless indicated below. Once completed, click **Continue**.
- **Optional**: In the Template Name field, type a name (up to 20 alphanumeric characters) to save the payment as a template.
- If applicable, select a Request Type option.
- Select a Company Name/ID option.
- In the Template Description field, type a description of the transaction (up to 10 alphanumeric characters). This field does follow the transaction to the recipient bank.
- Select a Debit Account option.
- In the Maximum Transfer amount field, type the dollar amount that is applied to each detail account.
- Type the Effective Date or click the calendar icon and select the date. Then click **Continue**.



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(cont'd) Making an ACH Payment without a Template.

4 **Optional**: Type an amount in the **Control Amount** field.

5 Select a Payment Instructions option:

a) Select a Payment Instructions option:

1. Do not process details with amounts of $0.00. This can be used to hold transactions.
2. Send details with amounts of $0.00 as payments.

b) In the ABA/TRC field, type the ABA or click the ABA search link to search for an ABA/TRC.

c) In the Account Number field, type the account number.

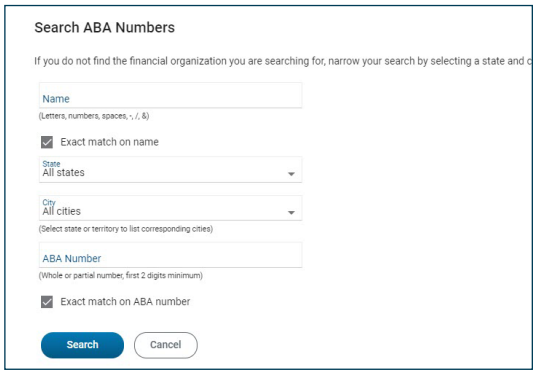
d) Select an Account Type option.

e) In the Name field, type the name of the individual/company associated with the account.

f) Optional: In the Detail ID field, type the detail ID.

g) In the Amount field, type the amount to pay.

h) Optional: In the Additional Information field, please add any addenda that would follow the transaction.



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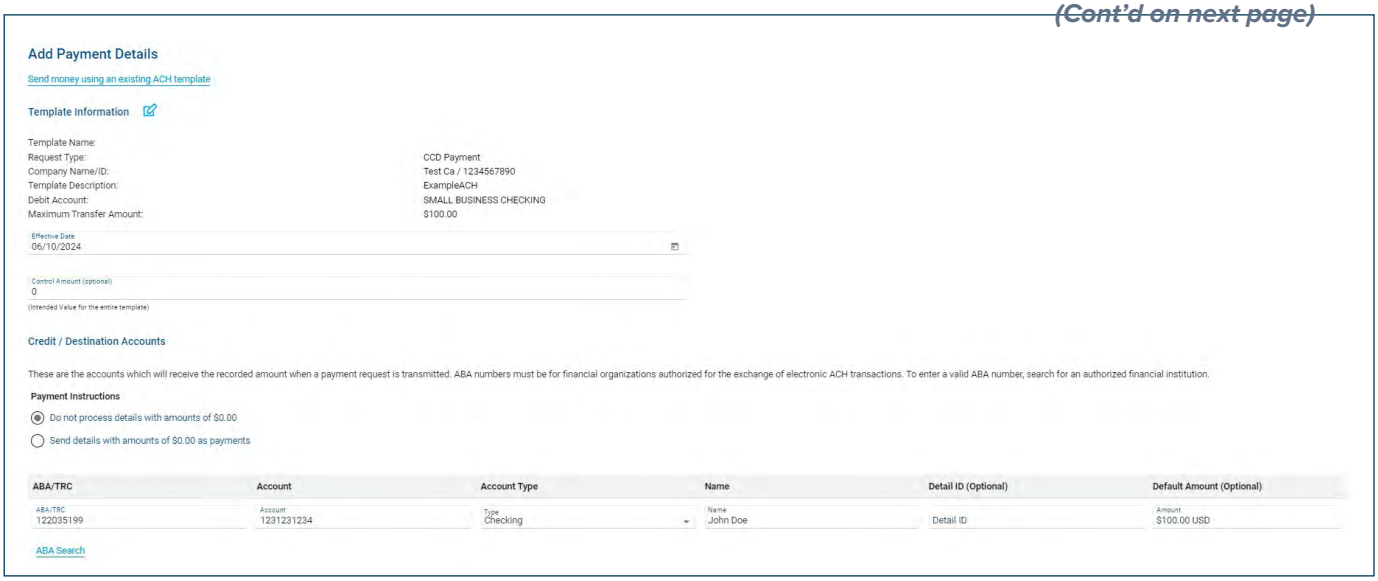

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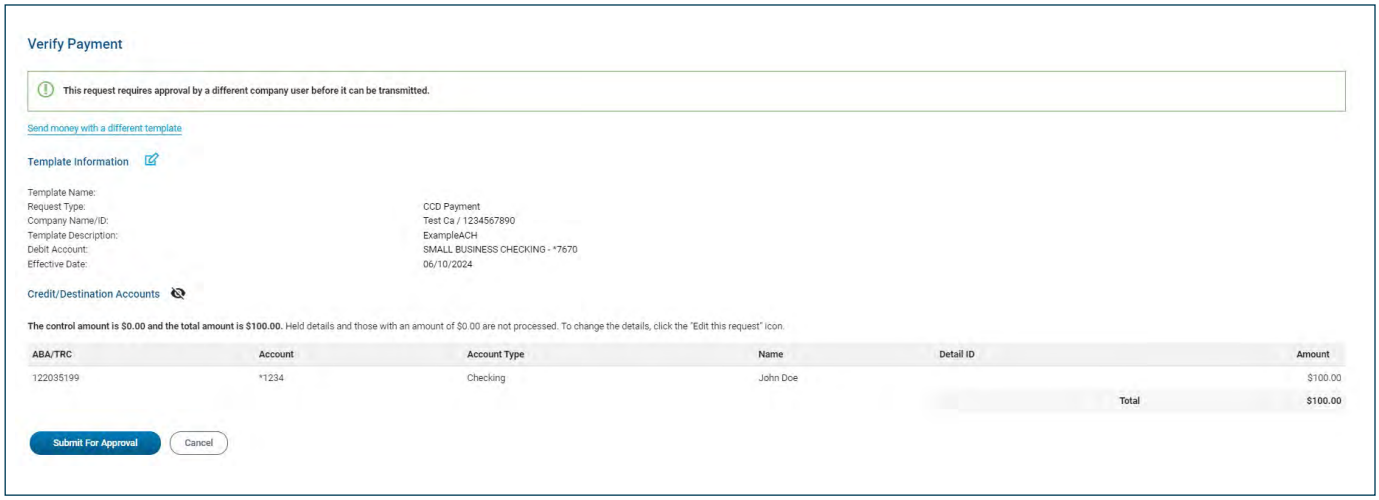
(cont'd) Making an ACH Payment without a Template.

6 Click **Continue**.

7 Verify the payment as needed, then click **Submit for Approval**.



8 After clicking **Submit for Approval**, you will see a payment confirmation.

- **Note**: This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.

A user with the approver role will now be able to transmit the ACH transaction in their approval queue. See the Approve ACH Files section above.

Making an ACH Payment via Template.

1 Click **Money Movement** > **ACH**.

2 Select a **Template Name** option and then click **Continue**.

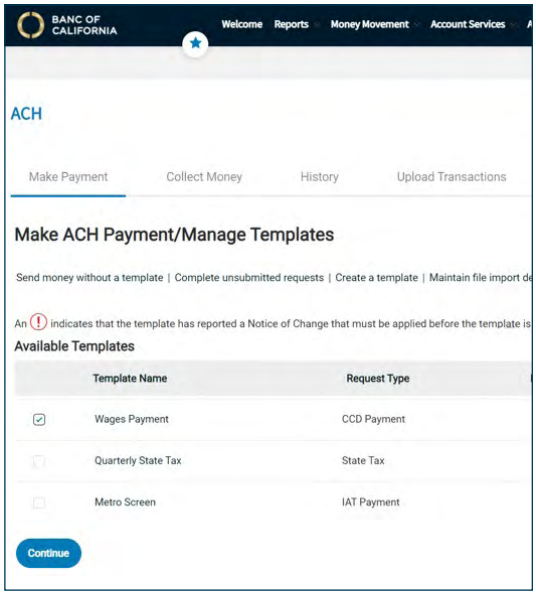
3 Select or fill in the **Template Information** options:

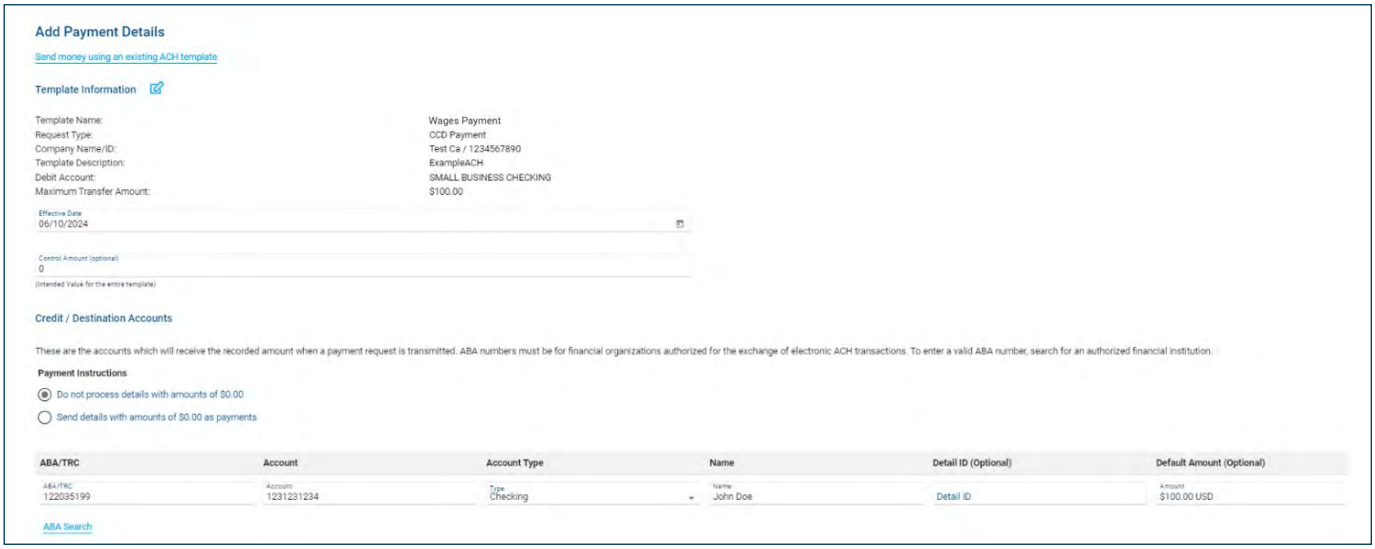
- Type the effective date or click the calendar icon and select the date.
- Optional: Type an amount in the Control Amount field.

4 If requested, select a **Payment Instructions** option:

- Do not process details with amounts of $0.00; hold the transaction for this payment.
- Send details with amounts of $0.00 as payments.

5 In the **Amount** fields, type the amount to pay to each account. Click **Continue**.





6 Verify the payment as needed, then **Submit for Approval**.

7 After clicking **Submit for Approval**, you will see a payment confirmation.

- **Note**: This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.

A user with the approver role will now be able to transmit the ACH transaction in their approval queue.