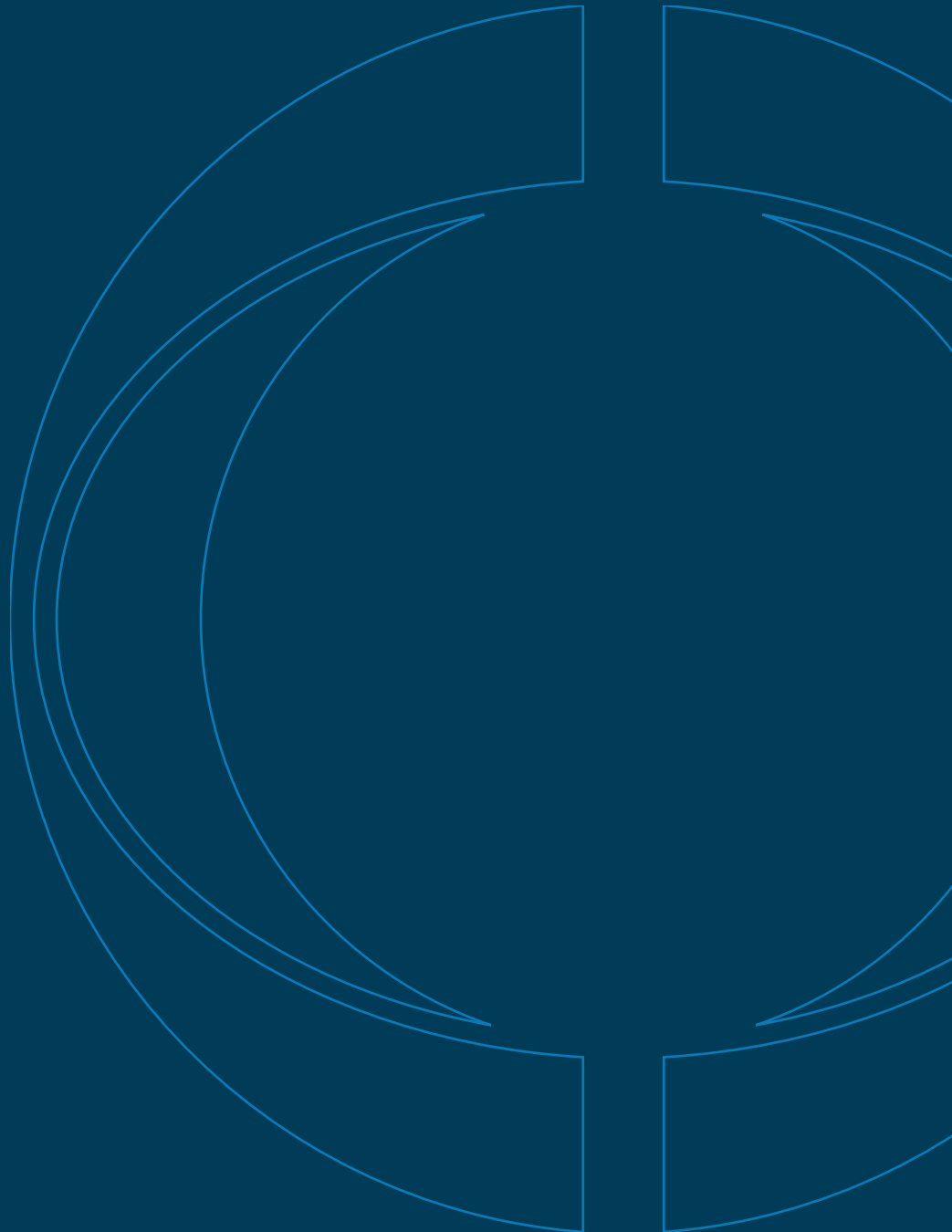


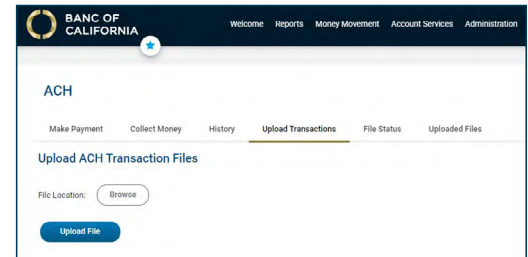
USER GUIDE:
**ACH ORIGINATION
& APPROVAL**



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):



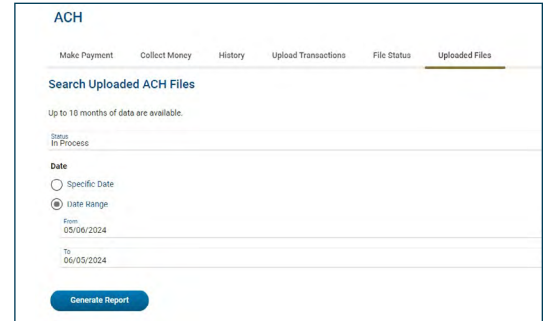
Approvals									
Transfers	Transactions	Templates	Scheduled Requests	Issues/Voids	Files	Users			
ACH Files									
Files Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status	

- 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.

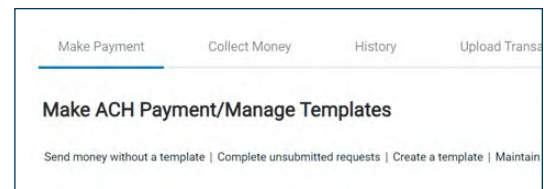
Check the status of ACH files that were uploaded in the past 30 days.

- 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

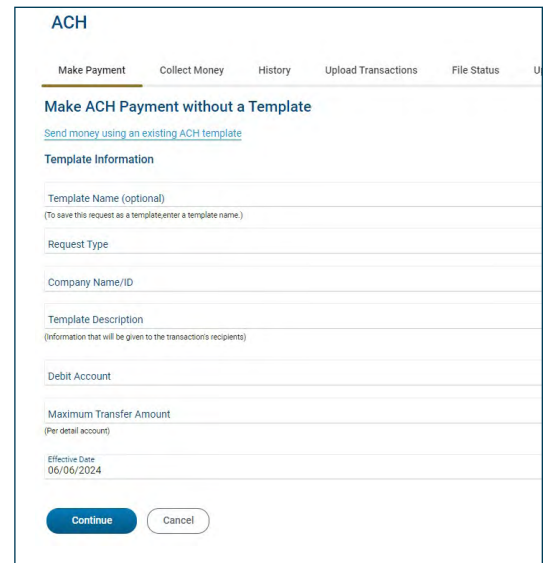


Making an ACH Payment without a Template.

- 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**.



(Cont'd on next page)

(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.

Search ABA Numbers

If you do not find the financial organization you are searching for, narrow your search by selecting a state and city.

Name
(Letters, numbers, spaces, -, /, &)

Exact match on name

State

City
(Select state or territory to list corresponding cities)

ABA Number
(Whole or partial number, first 2 digits minimum)

Exact match on ABA number

(Cont'd on next page)

Add Payment Details

[Send money using an existing ACH template](#)

Template information

Template Name: CCD Payment
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING
 Debit Account: \$100.00
 Maximum Transfer Amount: \$100.00

Effective Date: 06/10/2024

Control Amount (optional): 0
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122035199	Account 1231231234	Type Checking	Name John Doe	Detail ID	Amount \$100.00 USD

[ABA Search](#)

(Cont'd on next page)

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

- 6 Click **Continue**.
- 7 Verify the payment as needed, then click **Submit for Approval**.

Verify Payment

i This request requires approval by a different company user before it can be transmitted.

[Send money with a different template](#)

Template Information [🔗](#)

Template Name: CCD Payment
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING - *7670
 Debit Account: 06/10/2024
 Effective Date:

Credit/Destination Accounts [🔗](#)

The control amount is \$0.00 and the total amount is \$100.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

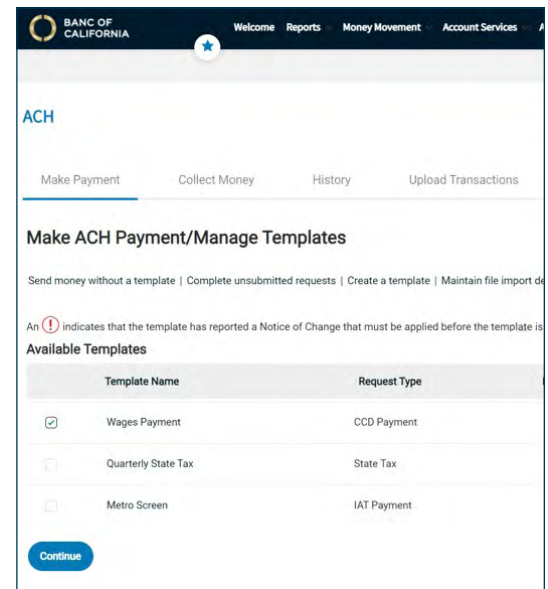
ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122035199	*1234	Checking	John Doe		\$100.00
Total					\$100.00

- 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.**



Add Payment Details

[Send money using an existing ACH template](#)

Template Information

Template Name:	Wages Payment
Request Type:	CCD Payment
Company Name/ID:	Test Ca / 1234567890
Template Description:	ExampleACH
Debit Account:	SMALL BUSINESS CHECKING
Maximum Transfer Amount:	\$100.00

Effective Date: 06/10/2024

Control Amount (optional): 0
(intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions

Do not process details with amounts of \$0.00

Send details with amounts of \$0.00 as payments

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122035199	Account 1231231234	Type Checking	Name John Doe	Detail ID	Amount \$100.00 USD

[ABA Search](#)

- 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.