Business Online Banking

ACH Guide

Rev. 11.24

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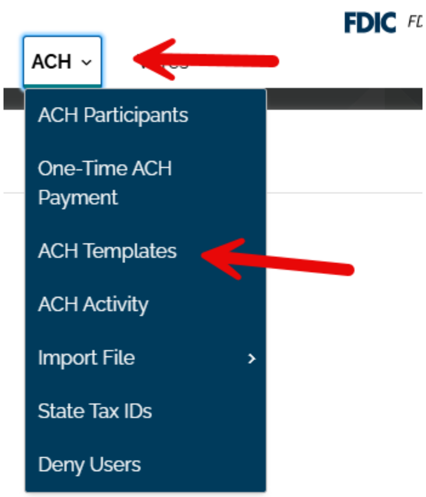
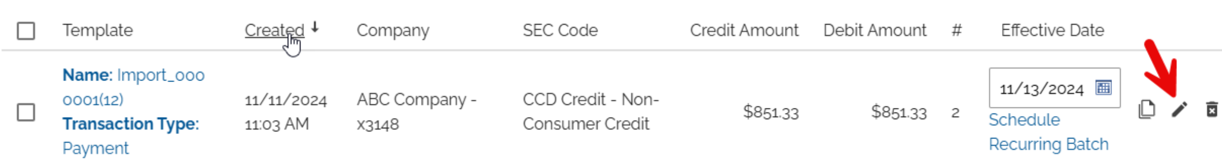
How to Process an ACH from a Template

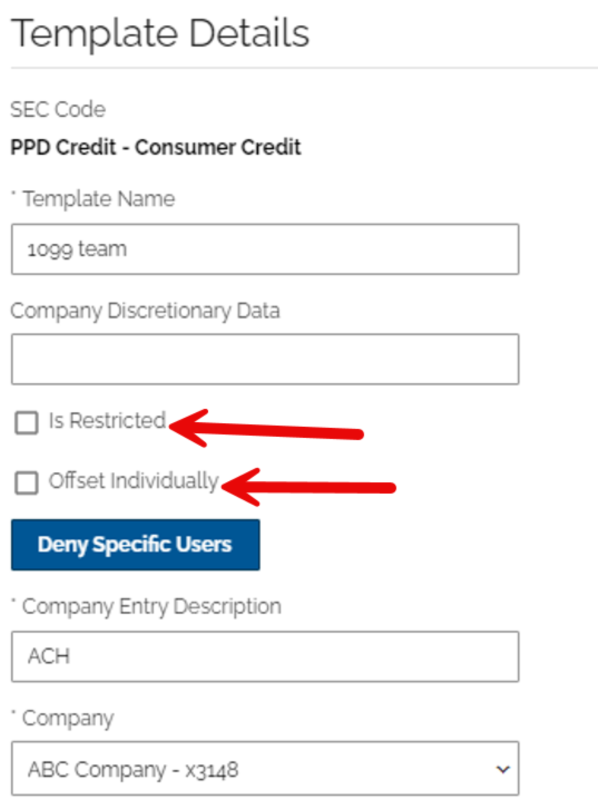
Click on ACH and ACH Templates



Access the template you would like to edit by clicking the pencil/edit button to the right of the template name or create a Copy by clicking the paper icon.

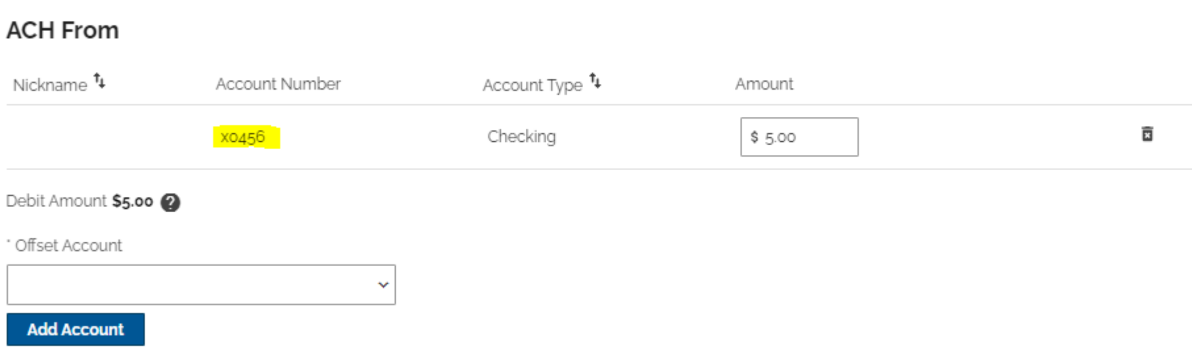


The Template Details can be edited such as denying specific online users access to this template and creating an individual offset of the file. Creating an Individual offset means there will be a separate line item within your bank statement for each debit or credit transaction in your ACH file.

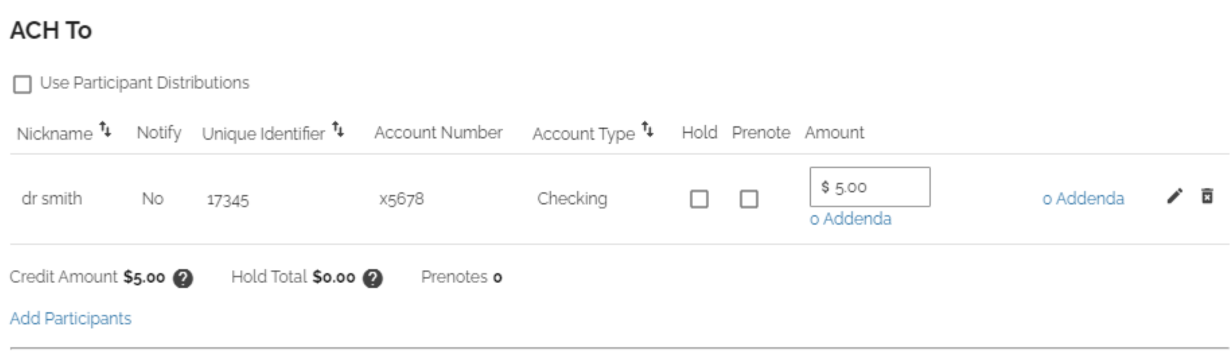


In this example, this template is sending $5.00 to an individual.

The ACH From is where the Fidelity Bank account would be selected to debit the account $5.00



The next section, ACH To is where the $5.00 is being distributed



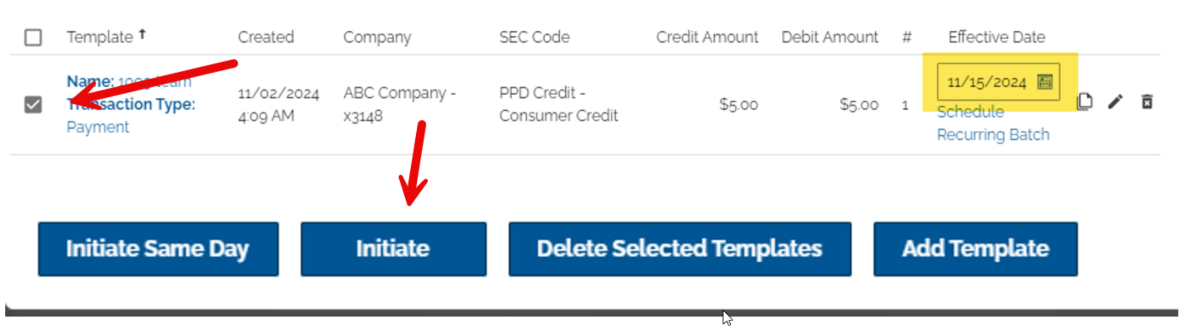
If there are other recipients that need to be added to this Template, you can select Add Participant to bring in that person/company.

Hold should be selected if you do not want to send a payment/collection to this recipient

Prenote should be selected if this is a new entry to your ACH file if you want to test that the recipient bank account is open and active.

When you've finished editing your template, select **Save and Close**

When ready to process this ACH template select the check box to the left of the template name, select the effective date and then click Initiate at the bottom.

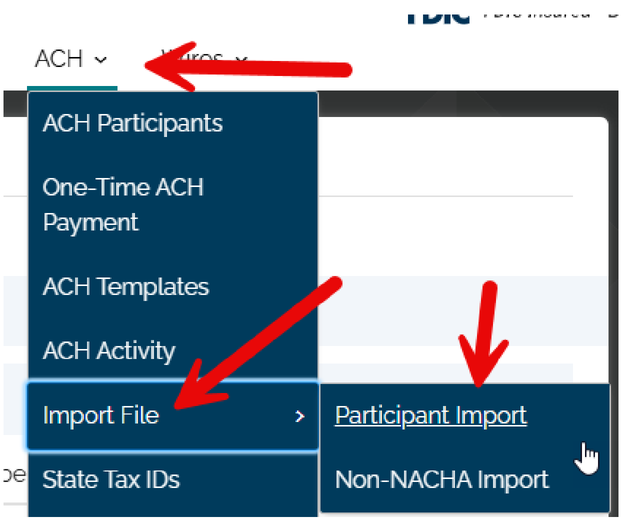


To View your history of pending and processed ACH's visit the ACH Activity Tab.

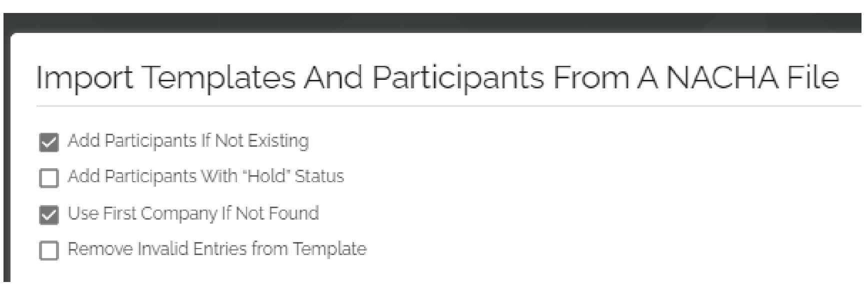
Please note if you are set up for **Dual Control** within your organization your status will show Pending Approval. Please ensure your approver is aware to draw attention to this matter.

How to Upload a NACHA File

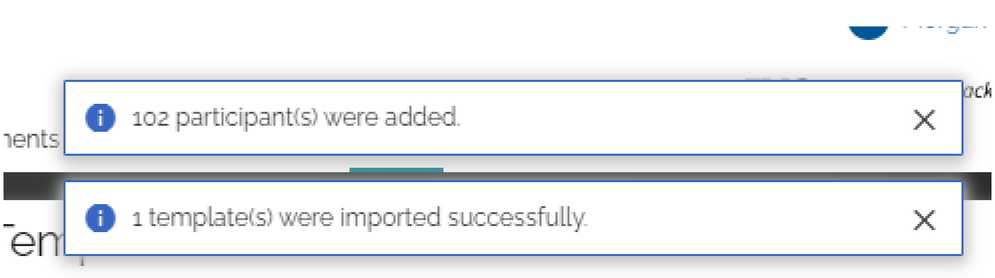
Click on ACH, Import File and Participant Import



Select "Add Participants if Not Existing" and "Use First Company if not found"

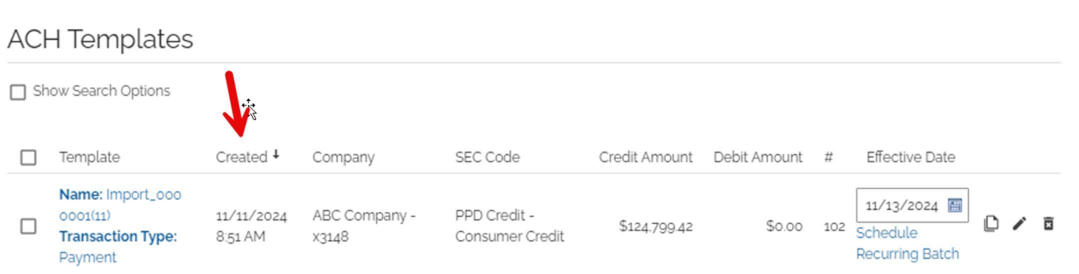


Once you have successfully uploaded your file, you should receive a successful message similar to this:

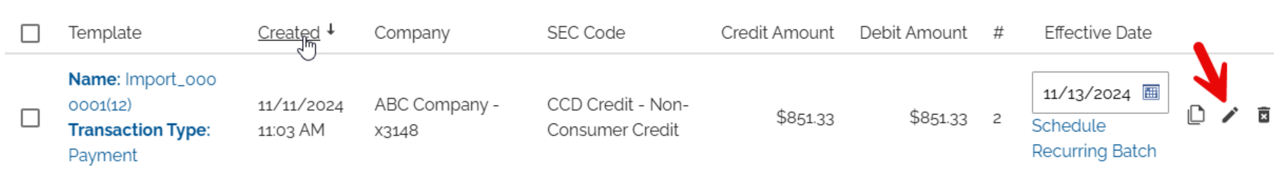


At the bottom of the page select View Templates

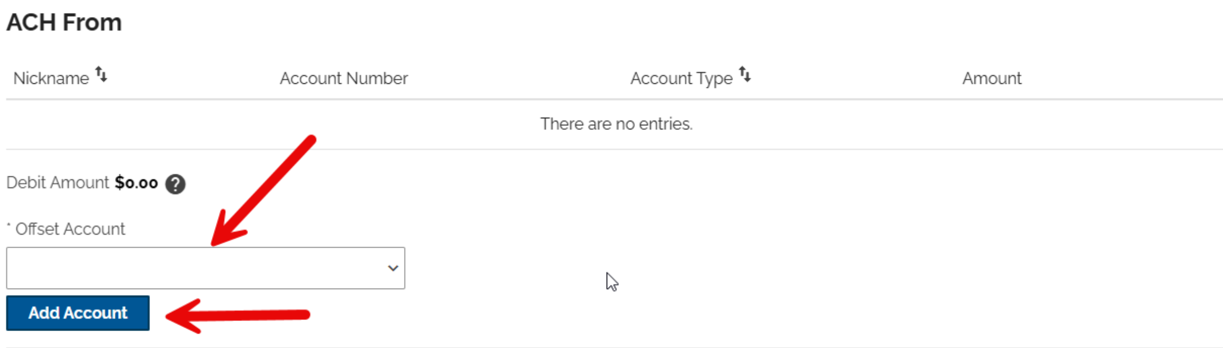
On the Templates page you can sort by the Created Date to see your most recently uploaded.



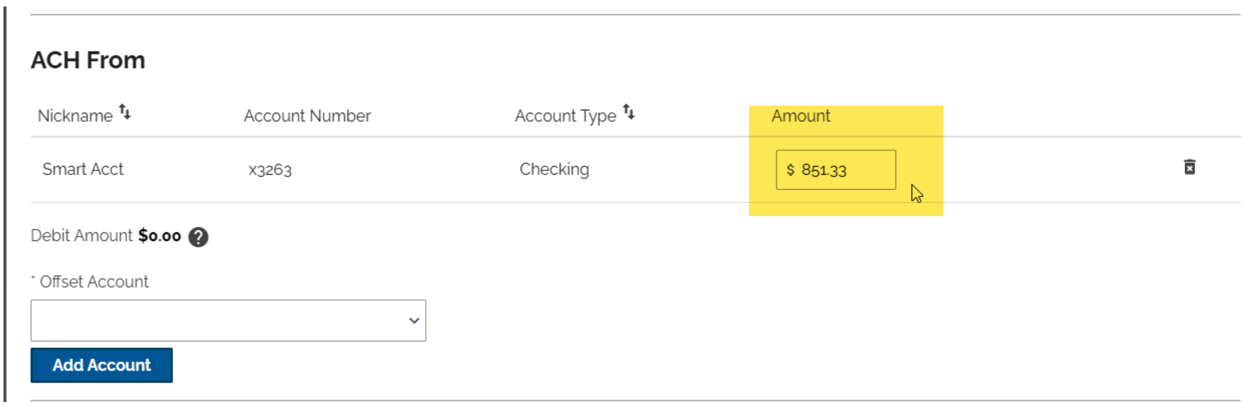
Once you have found your template, click on the pencil Icon to review and edit the template.



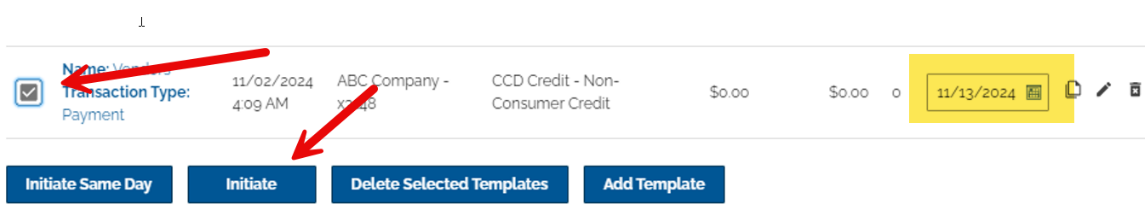
Review the template, if you do not see an account in the ACH From or ACH To fields, choose your account from the "offset account" dropdown and select, Add Account.



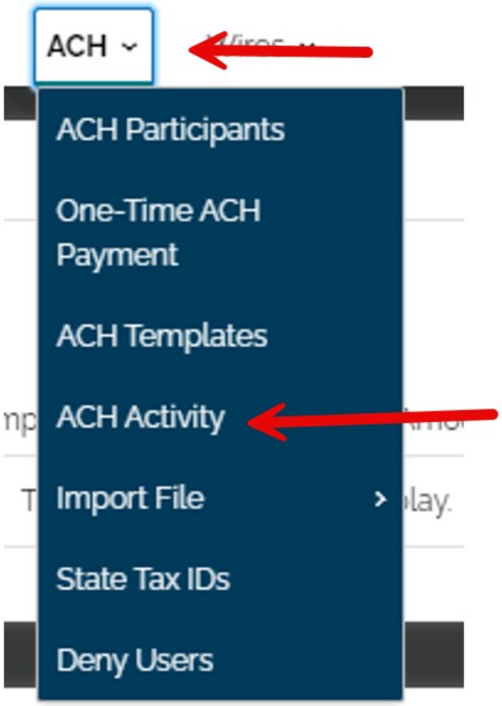
Once the account is selected, enter the amount of your file.



When you are ready to initiate your initiate your file, click the checkbox to the left of the Template name, make sure the date field has the correct effective date, and then scroll down to hit "Initiate."



To view your pending and processed **ACH activity**, please go to ACH, ACH Activity.



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