

Business Online Banking
ACH Guide





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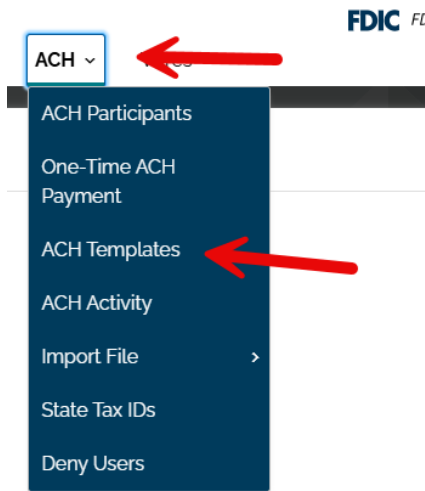
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How to Process an ACH from a Template

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.

<input type="checkbox"/>	Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date	
<input type="checkbox"/>	Name: Import_0000001(12) Transaction Type: Payment	11/11/2024 11:03 AM	ABC Company - X3148	CCD Credit - Non-Consumer Credit	\$851.33	\$851.33	2	11/13/2024	Schedule Recurring Batch   

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.



Template Details

SEC Code

PPD Credit - Consumer Credit

* Template Name

1099 team

Company Discretionary Data

Is Restricted

Offset Individually

Deny Specific Users

* Company Entry Description

ACH

* Company

ABC Company - x3148

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

ACH From

Nickname ↑	Account Number	Account Type ↑	Amount
	x0456	Checking	\$ 5.00

Debit Amount **\$5.00** ?

* Offset Account

Add Account

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



ACH To

Use Participant Distributions

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
dr smith	No	17345	x5678	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ 5.00	o Addenda

Credit Amount **\$5.00** Hold Total **\$0.00** Prenotes **0**

[Add Participants](#)

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.

<input type="checkbox"/>	Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date	
<input checked="" type="checkbox"/>	Name: 1000 Team Transaction Type: Payment	11/02/2024 4:09 AM	ABC Company - x3148	PPD Credit - Consumer Credit	\$5.00	\$5.00	1	11/15/2024	Schedule Recurring Batch



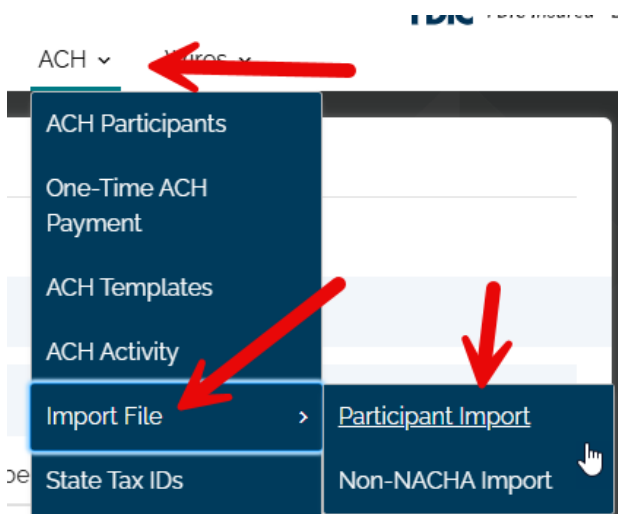


To View your history of pending and processed ACH's visit the ACH Activity Tab.

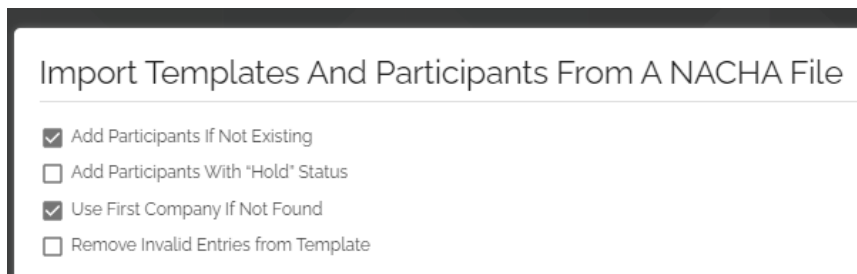
Please note if you are set up for **Dual Control** within your organization your status will show Pending Approval. Please ensure your approver is aware to draw attention to this matter.

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:

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102 participant(s) were added.

1 template(s) were imported successfully.

At the bottom of the page select View Templates

View Templates **View Participants** Import Choose File No file chosen

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

ACH Templates

Show Search Options

<input type="checkbox"/> Template	Created ↓	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
<input type="checkbox"/> Name: Import_0000001(11) Transaction Type: Payment	11/11/2024 8:51 AM	ABC Company - x3148	PPD Credit - Consumer Credit	\$124,799.42	\$0.00	102	11/13/2024 Schedule Recurring Batch

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

<input type="checkbox"/> Template	Created ↓	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
<input type="checkbox"/> Name: Import_0000001(12) Transaction Type: Payment	11/11/2024 11:03 AM	ABC Company - x3148	CCD Credit - Non-Consumer Credit	\$851.33	\$851.33	2	11/13/2024 Schedule Recurring Batch

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.



ACH From

Nickname	Account Number	Account Type	Amount
There are no entries.			

Debit Amount **\$0.00** ?

* Offset Account

Add Account

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

Nickname	Account Number	Account Type	Amount
Smart Acct	x3263	Checking	\$ 851.33

Debit Amount **\$0.00** ?

* Offset Account

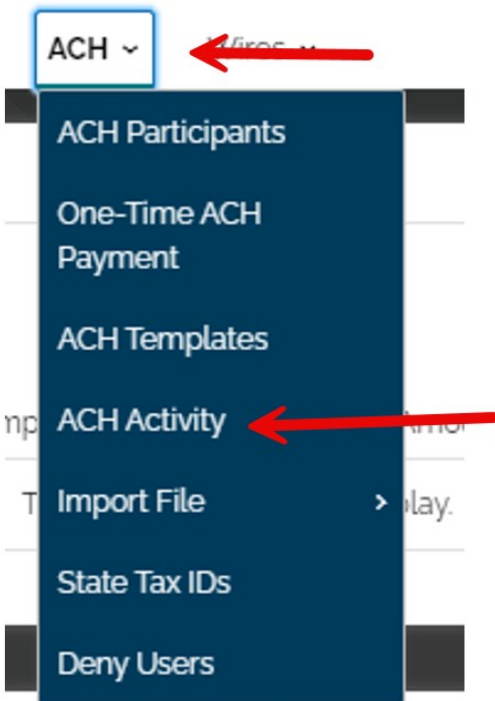
Add Account

When you are ready to 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."

Name	Transaction Type	Date	Account	Amount	Effective Date
<input checked="" type="checkbox"/> Vendor Payment	Payment	11/02/2024 4:09 AM	ABC Company - x3263	CCD Credit - Non-Consumer Credit	\$0.00 \$0.00 0 11/13/2024

Initiate Same Day **Initiate** **Delete Selected Templates** **Add Template**

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



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.