

# BUSINESS ONLINE BANKING QUICK REFERENCE GUIDE

## ACH Origination

### ACH – TEMPLATE SET UP

#### For ACH Payment:

1. Hover over the **MONEY MOVEMENT** tab and select **ACH**
2. Under Make ACH Payment / Manage Templates, select **CREATE A TEMPLATE**
3. Enter **TEMPLATE NAME**, i.e., Payroll or Vendor Payments
4. Select the **REQUEST TYPE** (CCD Payment, PPD Payment, CTX Payment)
5. Select the **COMPANY NAME/ID** from the drop down list
6. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills)
7. Select the **DEBIT ACCOUNT**
8. Enter **MAXIMUM TRANSFER AMOUNT**
9. Select **CONTINUE**
10. Enter the detail information for each of your payees by entering the **ABA/TRC, ACCOUNT NUMBER, ACCOUNT TYPE, NAME, DETAIL ID** (optional) and **DEFAULT AMOUNT** (optional)
11. Continue entering detail records by selecting the **ADD ADDITIONAL DETAIL ROW** link
12. Select **SAVE TEMPLATE**

#### For ACH Collection:

1. Hover over the **MONEY MOVEMENT** tab and select **ACH**
2. Toggle to **COLLECT MONEY**
3. Under Make ACH Collection / Manage Templates, select **CREATE A TEMPLATE**
4. Enter **TEMPLATE NAME**, i.e., Membership Dues or Collecting Rent
5. Select the **REQUEST TYPE** (CCD Collection, PPD Collection, CTX Collection)
6. Select the **COMPANY NAME/ID** from the drop down list
7. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills)
8. Select the **CREDIT ACCOUNT**
9. Enter **MAXIMUM TRANSFER AMOUNT**
10. Select **CONTINUE**
11. Enter the detail information for each of your payees by entering the **ABA/TRC, ACCOUNT NUMBER, ACCOUNT TYPE, NAME, DETAIL ID** (optional) and **DEFAULT AMOUNT** (optional)
12. Continue entering detail records by selecting the **ADD ADDITIONAL DETAIL ROW** link
13. Select **SAVE TEMPLATE**



### For ACH - Federal Tax:

1. Hover over the **MONEY MOVEMENT** tab and select **ACH**
2. Under Make ACH Payment / Manage Templates, select **CREATE A TEMPLATE**
3. Enter **TEMPLATE NAME**, i.e., 940 or 941
4. Select the **REQUEST TYPE** (Federal Tax)
5. Select the **TAXPAYER NAME/ID**
6. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills)
7. Select the **DEBIT ACCOUNT**
8. Enter **MAXIMUM TRANSFER AMOUNT**
9. Select **CONTINUE**
10. Enter the tax detail information beginning with the **ABA/TRC, ACCOUNT NUMBER, ACCOUNT TYPE** and **EIN NUMBER**
11. Click the **SELECT TAX TYPE** link and choose the appropriate tax type code
12. Select **SAVE TEMPLATE**

### For ACH - State Tax:

1. Hover over the **MONEY MOVEMENT** tab and select **ACH**
2. Under Make ACH Payment / Manage Templates, select **CREATE A TEMPLATE**
3. Enter **TEMPLATE NAME**, i.e., Payroll Withholding or Estimated Payment
4. Select the **REQUEST TYPE** (State Tax)
5. Select the **TAXPAYER NAME/ID**
6. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills)
7. Select the **DEBIT ACCOUNT**
8. Enter **MAXIMUM TRANSFER AMOUNT**
9. Select **CONTINUE**
10. Enter the tax detail information beginning with the **ABA/TRC, ACCOUNT NUMBER, ACCOUNT TYPE** and **TAXPAYER VERIFICATION** (optional)
11. Click the **SELECT TAX TYPE** link and choose the appropriate tax type code
12. Select **SAVE TEMPLATE**

**There is a mandatory 10 day prenote period for BOTH Federal and State Tax Payments.**

## ACH ENTRY

Files must be received by 3:00 p.m. Eastern Time

### ACH Payment using a Template:

1. Hover over **MONEY MOVEMENT** and select **ACH**
2. Under **AVAILABLE TEMPLATES**, select the radio button for the template you wish to use and select **CONTINUE**
3. Choose the **EFFECTIVE DATE**
4. Enter the amount of the entire transaction in the **CONTROL AMOUNT** field
5. Enter the amount(s) in the **CREDIT / DESTINATION ACCOUNTS**
6. Verify the variance amount is **\$0.00**
7. Select **CONTINUE**
8. Select **TRANSMIT** or **SUBMIT FOR APPROVAL**

### ACH Collection using a Template:

1. Hover over **MONEY MOVEMENT** and select **ACH**
2. Toggle to **COLLECT MONEY**
3. Under **AVAILABLE TEMPLATES**, select the radio button for the template you wish to use and select **CONTINUE**
4. Choose the **EFFECTIVE DATE**
5. Enter the amount of the entire transaction in the **CONTROL AMOUNT** field
6. Enter the amount(s) in the **DEBIT / SOURCE ACCOUNTS**
7. Verify the variance amount is **\$0.00**
8. Select **CONTINUE**
9. Select **TRANSMIT** or **SUBMIT FOR APPROVAL**



## SCHEDULED ACH REQUESTS (Recurring Payments)

### Create an ACH Payment Schedule:

1. Hover over **MONEY MOVEMENT** and select **ACH**
2. Under **AVAILABLE TEMPLATES**, select the template you wish to use and select **CONTINUE**
3. Click the **SCHEDULE A REQUEST WITH THIS TEMPLATE** link
4. Select a **FREQUENCY**
5. Select the **NEXT SEND ON** date
6. Select the appropriate **END ON** option
7. Select the appropriate **PROCESSING OPTION**
8. Click **CONTINUE**
9. Click **APPROVE** or **SUBMIT SCHEDULE**

### Create an ACH Collection Schedule:

1. Hover over **MONEY MOVEMENT** and select **ACH**
2. Toggle to **COLLECT MONEY**
3. Under **AVAILABLE TEMPLATES**, select the template you wish to use and select **CONTINUE**
3. Click the **SCHEDULE A REQUEST WITH THIS TEMPLATE** link
4. Select a **FREQUENCY**
5. Select the **NEXT SEND ON** date
6. Select the appropriate **END ON** option
7. Select the appropriate **PROCESSING OPTION**
8. Click **CONTINUE**
9. Click **APPROVE** or **SUBMIT SCHEDULE**

\*An approval of a scheduled request is only valid for that single instance of the schedule. Future instances will have to be approved after the date of the previous instance has passed.

\*\*Scheduled requests can be setup for Internal Transfers and Multiple Account Transfers, as well as ACH and Wire transactions. Please note that any edits made to a scheduled request will result in the user having to go back and **APPROVE** the request again to ensure that the edits are effective and that the request will continue to process automatically.