

# **Business Online Banking Quick Reference Guide Same Day ACH User Guide**



**Local. Community. Trust.**

# SAME DAY ACH ENTRY - PAYMENT

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

## **To enter a SAME DAY ACH payment:**

1. In your Business online banking, hover over **MONEY MOVEMENT** and select **ACH**
2. Select **MAKE PAYMENT**
3. Select **SEND MONEY WITHOUT A TEMPLATE**
4. Complete the following fields - **TEMPLATE NAME** (optional), **REQUEST TYPE**, **COMPANY NAME/ID**, **TEMPLATE DESCRIPTION**, **DEBIT ACCOUNT** and **MAXIMUM TRANSFER AMOUNT**
5. In order to transmit a **SAME DAY ACH** you must change the effective date to **TODAYS DATE**.  
The date will automatically prefill to the next business day
6. Select **CONTINUE**

## **At the ADD PAYMENT DETAILS screen complete the following:**

1. In order to transmit a **SAME DAY ACH** you must change the effective date to **TODAYS DATE**. The date will automatically prefill to the next business day
2. Enter the amount of the entire transaction into the **CONTROL AMOUNT** field
3. Complete the **CREDIT / DESTINATION ACCOUNTS** field
4. Input the **ABA/ROUTING NUMBER**, **ACCOUNT NUMBER**, **ACCOUNT TYPE**, **NAME**, **DETAIL ID (optional)** and the **DEFAULT AMOUNT**
5. Verify that the variance amount is **\$0.00**
6. Select **CONTINUE**
7. Select **TRANSMIT** or **SUBMIT FOR APPROVAL**

# SAME DAY ACH ENTRY- COLLECTION

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## **To enter a SAME DAY ACH collection:**

1. In your Business online banking, hover over **MONEY MOVEMENT** and select **ACH**
2. Select **COLLECT MONEY**
3. Select **COLLECT MONEY WITHOUT A TEMPLATE**
4. Complete the following fields- **TEMPLATE NAME (optional), REQUEST TYPE, COMPANY NAME/ID, TEMPLATE DESCRIPTION, CREDIT ACCOUNT** and **MAXIMUM TRANSFER AMOUNT**
5. In order to transmit a **SAME DAY ACH** you must change the effective date to **TODAYS DATE**.  
The date will automatically prefill to the next business day
6. Select **CONTINUE**

## **At the ADD COLLECTION DETAILS screen complete the following:**

1. In order to transmit a SAME DAY ACH you must change the effective date to **TODAYS DATE**.  
The date will automatically prefill to the next business day
2. Enter the amount of the entire transaction into the **CONTROL AMOUNT** field
3. Complete the **DEBIT / SOURCE ACCOUNTS** field
4. Input the **ABA/ROUTING NUMBER, ACCOUNT NUMBER, ACCOUNT TYPE, NAME, DETAIL ID (optional)** and the **DEFAULT AMOUNT**
5. Verify that the variance amount is **\$0.00**
6. Select **CONTINUE**
7. Select **TRANSMIT** or **SUBMIT FOR APPROVAL**

# SAME DAY ACH ENTRY- USING A TEMPLATE

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## **SAME DAY ACH PAYMENT using a Template:**

1. In your Business online banking, hover over **Money Movement** and select **ACH**
2. Select **MAKE PAYMENT**
3. Under **AVAILABLE TEMPLATES**, select the radio button to the left of the template you would like to use
4. Verify your template details are correct
5. In order to transmit a **SAME DAY ACH** you must change the effective date to **TODAYS DATE**.  
The date will automatically prefill to the next business day
6. Enter the amount of the entire transaction in the **CONTROL AMOUNT** field
7. Enter the amount(s) in the **CREDIT / DESTINATION ACCOUNTS**
8. Verify that the variance amount is **\$0.00**
9. Select **CONTINUE**
10. Verify **PAYMENT** and select **TRANSMIT** or **SUBMIT FOR APPROVAL**

## **SAME DAY ACH COLLECTION using a Template:**

1. In your Business online banking, hover over **Money Movement** and select **ACH**
2. Select **COLLECT MONEY**
3. Under **AVAILABLE TEMPLATES**, select the radio button to the left of the template you would like to use
4. Verify your template details are correct
5. In order to transmit a **SAME DAY ACH** you must change the effective date to **TODAYS DATE**.  
The date will automatically prefill to the next business day
6. Enter the amount of the entire transaction in the **CONTROL AMOUNT** field
7. Enter the amount(s) in the **DEBIT / SOURCE ACCOUNTS**
8. Verify that the variance amount is **\$0.00**
9. Select **CONTINUE**
10. Verify **COLLECTION** and select **TRANSMIT** or **SUBMIT FOR APPROVAL**