

# HOME FEDERAL

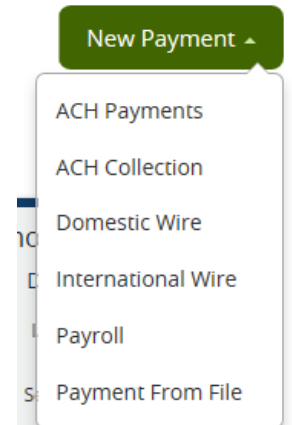
## How to create a new ACH Transfer

**IMPORTANT TO NOTE:** Selecting New Payment will only allow you to create a one-time or recurring transaction that cannot be modified after it has been approved. This will not create a template or be able to be modified for future transactions. If you wish to create a recurring template please see “How to Create a New ACH or Wire Template” and if you wish to create an ACH from an existing template please see “How to Create an ACH using existing Template” located on [www.justcallhome.com](http://www.justcallhome.com).

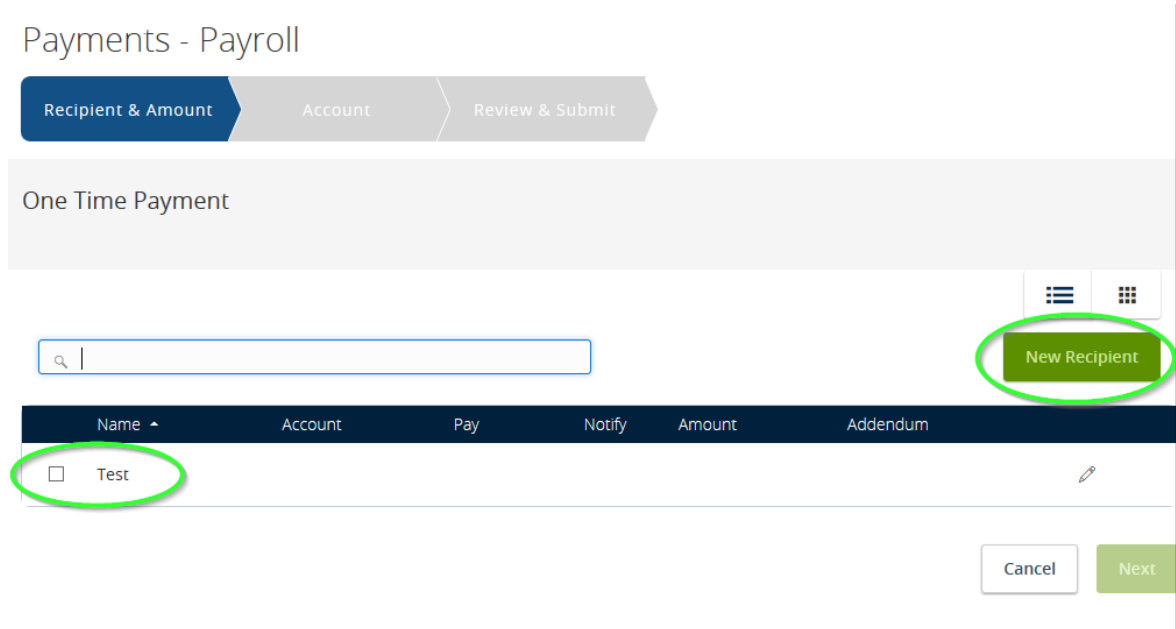
1. Login into Online Banking
2. Navigate to **Business Banking > ACH – Wires**

The screenshot displays the 'Payments' section of the Home Federal online banking interface. On the left, a dark blue navigation menu lists various options, with 'ACH - Wires' highlighted and circled in green. The main content area is titled 'Payments' and features a search bar, a 'Filter by Type' dropdown, and two buttons: 'New Template' and 'New Payment', with the latter also circled in green. Below these elements, the 'Available Templates' section is visible, containing six template cards. Each card includes a star icon, a title, a type (e.g., 'ACH Collection', 'Domestic Wire', 'Payroll'), and a 'LAST PAYMENT' amount. The templates are: 'Demo ACH Templ...' (ACH Collection), 'Demo Template' (Domestic Wire), 'Demo Wire Templ...' (Domestic Wire, LAST PAYMENT 0.00, Sent on: 6/22/2017), 'H M Test' (Payroll), 'jhfgyuhgvb'' (ACH Collection), and 'REVERSAL' (Payroll, LAST PAYMENT 0.50, Sent on: 2/20/2018). Each card also has a trash icon, a copy icon, and an edit icon at the bottom.

3. Select the New Payment Menu (if not using a Previously Created Template) and select the Type of Transaction being created. For this example we will select Payroll.
  - a. ACH Payment – crediting a recipient
  - b. ACH Collection – debiting a recipient
  - c. Payroll – crediting a recipient
  - d. Domestic Wire – wire sent to a recipient within the US
  - e. International Wire – wire sent to a recipient outside of the US
  - f. Payment from file will allow you to upload a .CSV or NACHA file that is formatted correctly.



4. Selecting Payroll will bring up the screen pictured below:



5. Select the recipients of the ACH by checking the box next to the recipient name then select Next.
  - a. A new recipient may be added by selecting "New Recipient."
  - b. Fill in the Recipient *Display Name* (this is the only required field.)
    - i. An option to send recipients notification when an ACH or Wire is sent is available. To use this option, enter an email address in *Email Address* field.
    - ii. If needed a separate name may be entered under the *ACH Name* and *Wire Name* fields.

### Add Jane Doe

Recipient Detail Account - New

Display Name \*  
Jane Doe

ACH Name Wire Name

ACH ID

Email Address  
example@example.com

Send email notifications for template payments

Country  
United States

Address 1

Address 2

City State ZIP  
Select State

\* - Indicates required field

Cancel Next

c. Select *Account – New* at the top of the screen

### Add Recipient

Recipient Detail Account - New

- i. Choose which payment types will be allowed.
- ii. Enter the Account Detail information (Account Type, Account number and Bank Routing number)

### Add Jane Doe

Recipient Detail Checking - New

Payment Types Allowed Remove this account

ACH Only  
 Wire Only  
 ACH and Wire

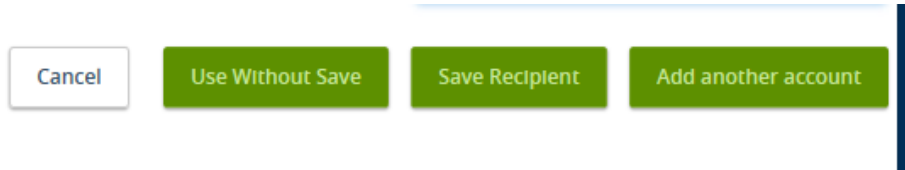
Account Detail

Account Type \* Account \* ACH Routing Number \*  
 Checking 123456789 291270050

\* - Indicates required field

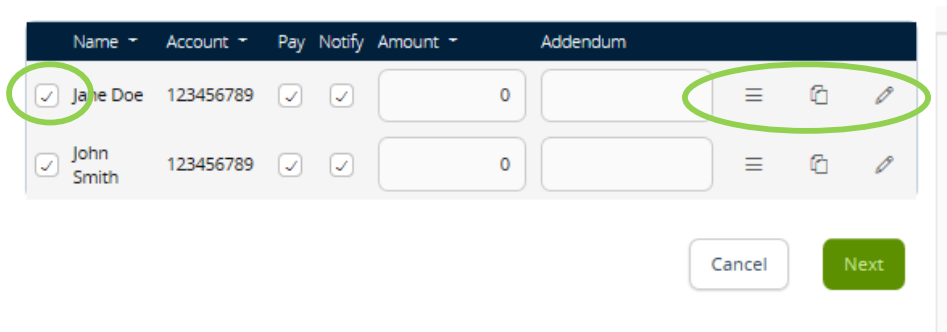
Cancel Use Without Save Save Recipient Add another account

- d. Once the account information is entered, choose one of the following:
  - i. Use Without Save – allows recipient to be used for the one transaction but will not be saved for future use
  - ii. Save Recipient – allows recipient to be saved for future use
  - iii. Add Another account – allows another account to be tied to the recipient (EX: recipient has both a checking and saving)



- 6. Once the recipients are selected you can enter the amount and description for each recipient.
  - a. Unchecking the pay box will **withhold** that recipient from the file
  - b. Checking the Notify box will send an email notification to the recipient when the file is processed.
  - c. Selecting the 3 dashes icon will open a new screen that allows you to split payments for that recipient across multiple accounts.
  - d. Selecting the pages icon will create a duplicate recipient in the file
  - e. Selecting the pencil icon will allow you to edit the recipient's information.

**Note:** To send a prenote, a \$0.00 amount may be entered. *This is optional but is highly recommended by Home Federal for all new transactions being added. **If this is done you must wait 6 days prior to processing your first transaction for that recipient***



- 7. Selecting Next will move you to the next step in the process which, if your business has subsidiaries, will allow you to select the business that will be sending the file. Simply click on

the subsidiary that you would like to use, and select next.

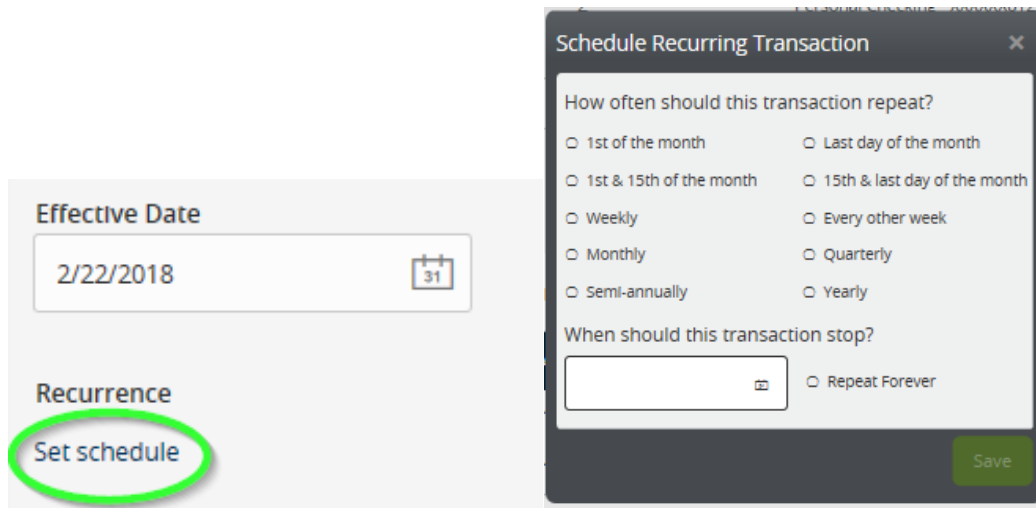
- If your business does not have subsidiaries it will you move you to the Account page. Select the account that the ACH will either be debiting or crediting and select next.

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> HOME FREE CHECKING	Checking	XXXXXX0129	\$21.31

- The Review and Submit Page allows you to review the data you have entered, select the effective date of the ACH transfer, and either draft (save) or approve (process) the Ach. **Note: The file will only be sent to the bank for processing if the approve option is selected**

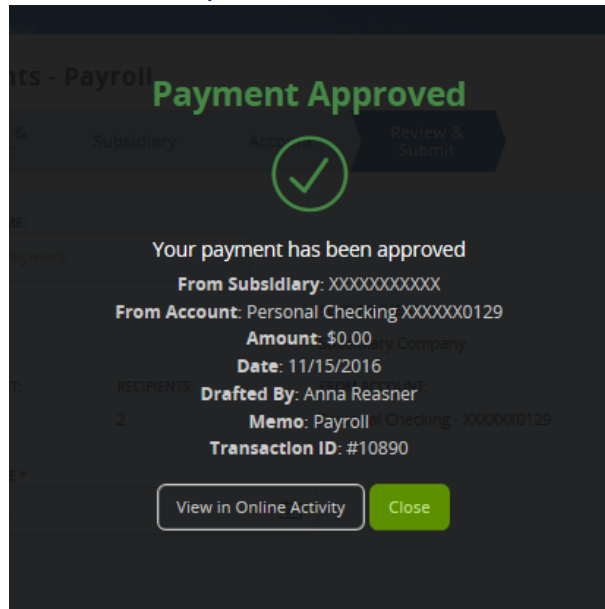
Name	Account	Pay	Notify	Amount	Addendum
Test	123456789	Yes	No	\$0.01	

10. To create a Recurring ACH, select *Set Schedule*. A box containing options for recurrence will appear.



**Important to Note: if the recurring effective date chosen falls on a Saturday, Sunday, or Holiday, the effective date will default to the previous available business day for Credit files and the next available business day for debit files.**

11. A confirmation screen will appear. To view the details and print confirmation of the ACH select *View in Online Activity*. The ACH will now be sent to the bank for processing.



**Important to note: Only transactions in Authorized or Drafted Status can be cancelled. Transactions that have processed are unable to be cancelled.**