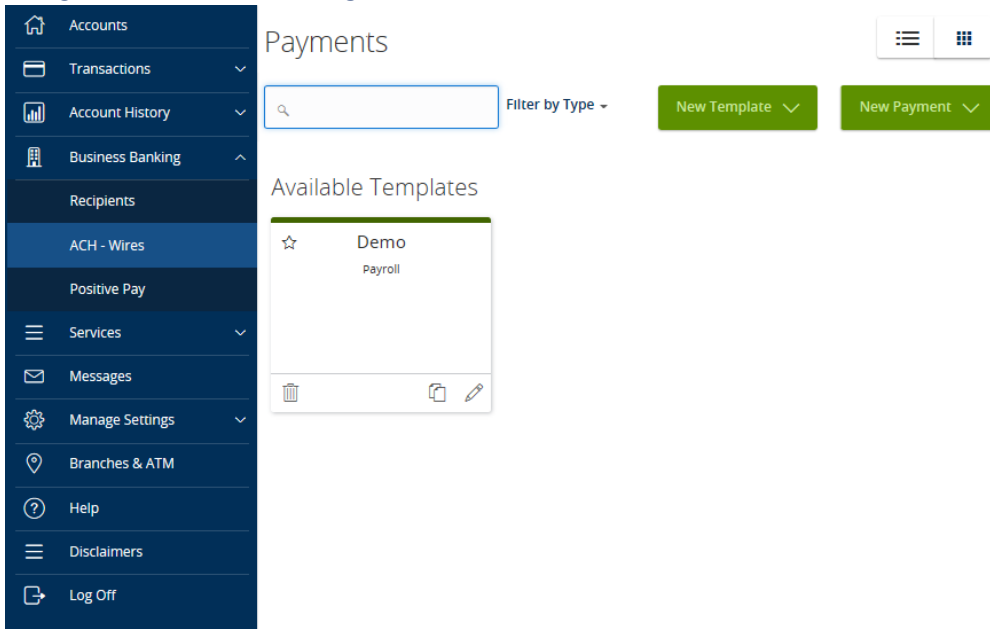




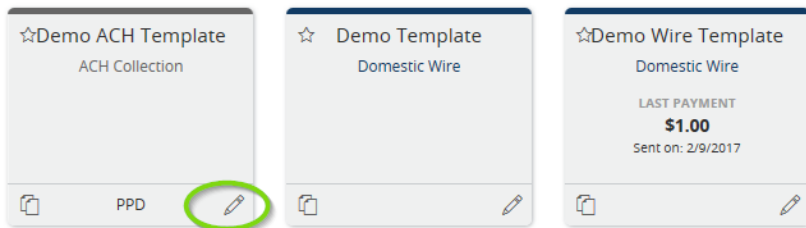
How to Create an ACH using existing Template

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



3. Select the template you wish to use and click on the pencil icon.

Available Templates



4. Make any changes necessary to the template name and select next.

5. Select the recipient of the ACH by checking the box next to the recipient name.
 - 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.

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

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

- d. Once the account information is entered, you can 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 can be entered.

Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Jane Doe	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		☰	📄	✎
<input checked="" type="checkbox"/> John Smith	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		☰	📄	✎

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.

Payments - Payroll

Recipient & Amount **Subsidiary** Account Review & Submit

TEMPLATE NAME:
One Time Payment **Add Subsidiary**

SEND PAYMENT AS:
Subsidiary Company

Search transactions

Pending Processed

Payroll	\$0.00	10/12/2016
× Cancelled #10737		
Payroll	\$50.00	10/12/2016
× Cancelled #10736		
Payroll	\$50.00	10/12/2016
× Cancelled #10725		

Grid List

Subsidiary Company
Wire & ACH
Tax ID: *****5964

Cancel **Next**

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

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> HOME FREE CHECKING	Checking	XXXXXXXX0129	\$21.31

Cancel **Next**

9. 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**

Payments - Payroll

Recipient & Amount Account **Review & Submit**

One Time Payment

Send payment as
Michelle Test Total Amount
\$0.01 to 1 recipient

From Account
HOME FREE CHECKING XXXXXX0129 21.31

Effective Date
2/22/2018

Recurrence
Set schedule

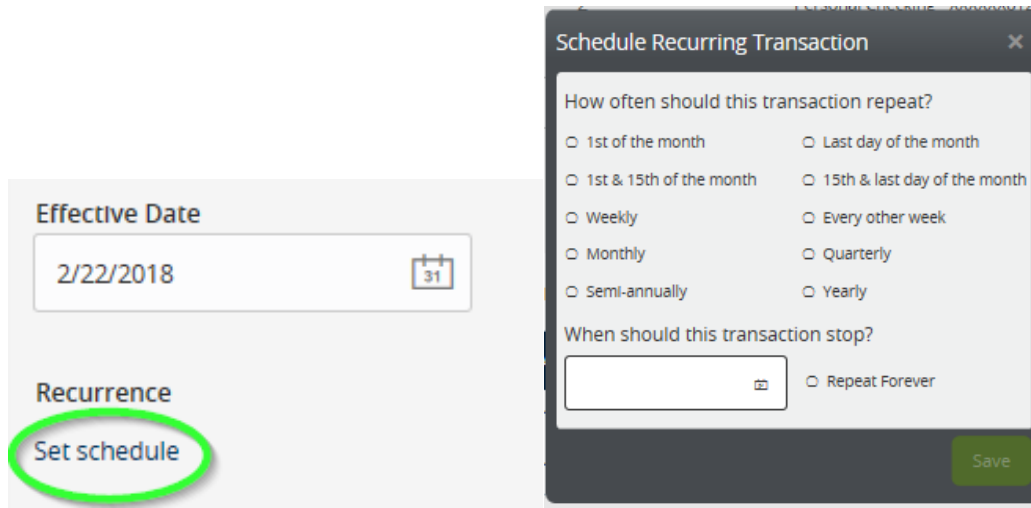
Selected Recipients

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

* - Indicates required field

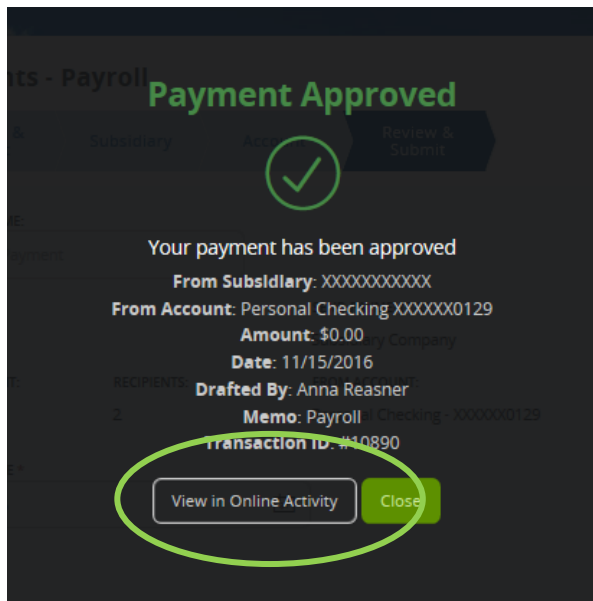
Cancel **Draft** **Approve**

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. **Note:** The file will only be sent to the bank for processing if the approve option is selected



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

